



RECORDS RETENTION SCHEDULE

OFFICE OF INSURANCE

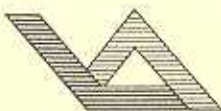
Schedule Date: June 9, 2005

Prepared by

STATE RECORDS BRANCH

Public Records Division

Kentucky Department for Libraries and Archives




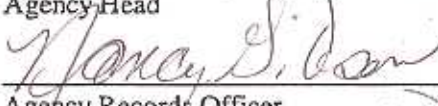
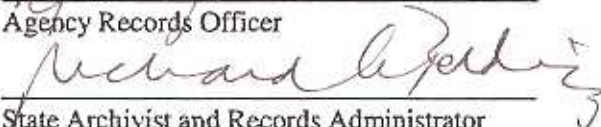
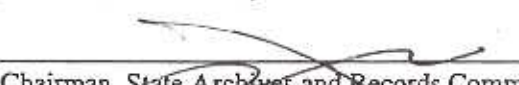
RECORDS RETENTION SCHEDULE

Signature Page

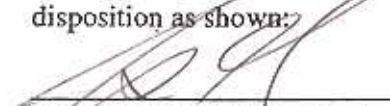
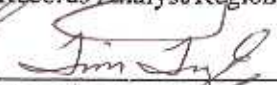
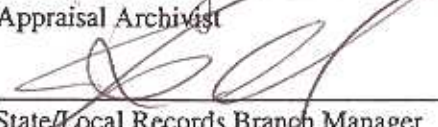
Office of Insurance	June 9, 2005
Agency	Schedule Date
	June 9, 2005
Unit	Change Date
	June 9, 2005
	Date Approved by Commission

APPROVALS

The undersigned approve of the following Records Retention Schedule or Change:

	6/9/2005
Agency Head	Date of Approval
	6/9/2005
Agency Records Officer	Date of Approval
	6/9/2005
State Archivist and Records Administrator Director, Public Records Division	Date of Approval
	6/09/05
Chairman, State Archives and Records Commission	Date of Approval

The undersigned Public Records Division staff have examined the record items and recommend the disposition as shown:

	6/9/05
Records Analyst/Regional Administrator	Date of Approval
	6/9/05
Appraisal Archivist	Date of Approval
	6/9/05
State/Local Records Branch Manager	Date of Approval

The determination as set forth meets with my approval.

Auditor of Public Accounts	Date of Approval
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STATE ARCHIVES AND RECORDS COMMISSION
Public Records Division
Kentucky Department for Libraries and Archives

Schedule Date: June 09, 2005

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

Environmental and Public Protection
Public Protection
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Administrative Services

Retention

Disposition Instruction

Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
03567	General Correspondence	This series documents general information relative to personnel, budget, retention schedules and public records, reports, and routine notices.	Series contains: Information providing names, dates, addresses, social security information, etc., relative to personnel, budget, public records, reports and memoranda	Agency: 5 Destroy	Records Center:	Archives Center:
03589	Billings of Examiner's to Insurance Companies	This series documents in detail examiner expenses resulting from a financial examination or market conduct examination of an insurance company authorized to do business in Kentucky. These examinations are required pursuant to KRS 304.2-210. The Office bills the insurance company based on the examination work papers, time and travel expenses. The examiner's expenses and work papers are sent to the Financial Standards and Examination Division for approval in a financial examination, or to the General Counsel, Legal Division, for market conduct examinations. Administrative Services directly bills the insurance company upon approval from the above mentioned units. Fees are determined by the National Association of Insurance Commissioners (NAIC). The NAIC has an approved schedule for the billing of insurance companies that is used by all state Offices. As required in KRS 304.2-290, the agency promptly deposits all funds received as a result of examinations into the State Treasury's Examination Expense Revolving Fund, created for the use by the Office.	Series contains: Name of examiner; date span; travel expenses; exam fee; date of exam; name and address of company; rate of fee; total amount of billing	Agency: 2 Transfer to the State Records Center. Destroy after audit	Records Center: 3	Archives Center:
03708	Finance Closing Package	This series documents the end-of-year financial activity of the Office, as required by the Division of Accounts, Finance and Administration Cabinet. It is a detailed statement of funds received and spent by the agency. It reflects the financial condition of the Office, including revenue and expenditures.	Series contains: Expenditures; cash receipts; revenue; goods received; accounts payable; imprest cash; cash on hand; liabilities; accounts receivable; agency; date	Agency: 5 Destroy after audit	Records Center:	Archives Center:

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Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
03710	Printing Order	This series documents the work order submitted by the Office to the Division of Printing, Finance and Administration Cabinet, for any type of printing specifications and needs, be it (multi-page) forms, calendars, letterhead, envelopes, ledgers, etc. It also serves as the billing document.	Series contains: Date; date required; person requesting; job description; billing address; printing order specifications (number of pages, number of copies, size, typeset, layout, color of ink, type of paper, color of paper, weight, binding, collated); accounting details (fund, cabinet, Office, budget unit, etc.); date completed/delivered; received by; copy prep; copy distribution	Agency: 2	Records Center: 3	Archives Center:
				Transfer to the State Records Center. Destroy after audit		
05418	Office of Insurance Integrated Information Management System (Electronic) (V)	This series represents the point of entry into electronic records utilized by Office staff and the public. It is comprised of a relational database that links names, DOI Numbers, and other identifiers of agents and insurers to records produced by the Office. Each user is assigned an application through which to access the database. The application allows specific users to access only certain records, based on their area of employment in the Office or as a member of the public. The database is linked to the National Association of Insurance Commissioners (NAIC) through software created by Office staff. Selected records are sent to the NAIC and can be accessed on a worldwide basis. Records that the Office sends to NAIC include those regarding insurers, agents, agent licensing, and consumer complaints. Information is not deleted from the database, even as other information is added. All divisions within the Office maintain records linked to the database. Information from this database is available online and insurers can file online through this system.	Include Local Government Tax System and related records (03353, 03618, 03619); Consumer Information System Statistics (03139); State Risk and Insurance Services Appraisal Files (03660), Commercial Policies -- Except Liability (03663), Commercial Liability Policy File (03664), SFT Reinsurance Policy File (03665), State Risk Claims Files (03670); Agent Examination Answer Sheet Files (03091) and Passed Exam Results (03092); summary information for Business Entity License Files (03089) and Individual Agent License File (05405).	Agency: P	Records Center:	Archives Center:
				Destroy information as superseded		

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Records Title		Function and Use	Contents	Retention		
Series	and Description			Disposition Instruction		
03570	Inter-Account Bill Closed Date: 7/1/1999	CLOSED SERIES: This series documented the billing/payment of one state agency to another. It functioned as an invoice, and was used to reimburse another state agency for goods or services received, or to bill an agency for money owed to the Office. This series closed upon implementation of the Management Accounting and Reporting System (MARS) on July 1, 1999.	Series contains: Inter-account number; agency charged; transaction code; Office/division of agency; fund; cabinet; Office number; project/program; object code; location; credit agency; item number; description of goods/services; voucher number (assigned); amount; signature of authorizing agent for credit and charged agency	Agency: 0	Records Center:	Archives Center:
				Destroy after audit.		
03571	Central Stores Order/Voucher Closed Date: 7/1/1999	CLOSED SERIES: This series was the billing form used to document agency supplies requisitioned through Central Stores. This series closed upon implementation of the Management Accounting and Reporting System (MARS) on July 1, 1999.	Series contains: Date; account number; fund; budget unit; organization; location; item number; description; amounts (each and total); authorized signature from agency	Agency: 0	Records Center:	Archives Center:
				Destroy after audit		
03577	Supplemental Payroll Voucher Closed Date: 7/1/1999	CLOSED SERIES: This series documented payroll activity (salary, deductions, etc.) of Office employees for a pay period. Payroll information was submitted to the Personnel Cabinet for verification of data, and for processing of the Supplemental Payroll Voucher. The document was tied to the payroll cycle. It was most often generated to provide payment to an employee who has not received the correct amount on the regular payroll. The payroll officer initiated the supplemental voucher. The information was then forwarded to the Division of Accounts, Finance and Administration Cabinet, to execute the Warrant on the State Treasurer (F0115) for the issuance of checks. This series closed upon implementation of the Management Accounting and Reporting System (MARS) on July 1, 1999.	Series contains: Voucher number; name and identification of agency; name of employee; social security number; pay period; deduction amounts; gross pay; net pay; other salary information	Agency: 0	Records Center:	Archives Center:
				Destroy after audit		
03578	Uniform Personnel/Payroll System Reports - Audited - (UPPS Printout) Closed Date: 7/1/1999	CLOSED SERIES: This series documented payroll transactions of the Office's employees. The Uniform Personnel/Payroll System (UPPS) (04523) provided a variety of printouts that were made available to agencies. Received Report No. 10-Payroll and Deduction Register, No. 15-Check Issued Register, No. 153-Payroll Distribution Charges, No. 155-Current Tax composite Recap, No. 164-Leave Balance Summary, P012-Employee Deduction Listing, and No. 501-Payroll Summary Charges by Office. The reports were issued semi-monthly and provided information relative to salaries, deductions, and time and attendance activity of employees. This series closed upon implementation of the Management Accounting and Reporting System (MARS) on July 1, 1999.	Series contains: Agency name and identification; account number; document identification; voucher number; date payment due; employee name and social security number; pay rate; gross pay; deductions; net pay; check number; time and attendance activity	Agency: 0	Records Center:	Archives Center:
				Destroy after audit		

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Records Title		Function and Use	Contents	Retention		
Series	and Description			Disposition Instruction		
03580	Payroll Deduction Report 151 - (UPPS Printout) Closed Date: 7/1/1999	CLOSED SERIES: This series documented any deduction from an employee's payroll check. It identified United Way deductions, credit union deductions, retirement, insurance premiums (state paid and employee paid), among others. It was a printout from the Uniform Personnel/Payroll System (04523). This series closed upon implementation of the Management Accounting and Reporting System (MARS) on July 1, 1999.	Series contains: Name of agency, date of report, type of deduction, amount of deduction per pay period, direct deposit, savings account, name and social security number of employee	Agency: 0	Records Center:	Archives Center:
				Destroy after audit		
03581	Federal, State, City Withholding-Quarterly Report - (UPPS System) Closed Date: 7/1/1999	CLOSED SERIES: This series documented all tax, retirement, deferred compensation and other deductions from employees' salaries. It was received quarterly from the Personnel Cabinet. It was used to verify deductions and W-2 information for accuracy. This printout came from the Uniform Personnel/Payroll System (04523). This series closed upon implementation of the Management Accounting and Reporting System (MARS) on July 1, 1999.	Series contains: Name of agency; date of report; name of employee; social security number; gross pay; Federal tax withheld; State tax withheld; local tax withheld; FICA; employee retirement; deferred compensation/annuity; total other deductions; net pay; check number	Agency: 0	Records Center:	Archives Center:
				Destroy after audit		
03582	Bond Requisition Register - (UPPS System) Closed Date: 7/1/1999	CLOSED SERIES: This series documented payments deducted from an employee's salary each pay period toward the purchase of a U. S. Savings Bond (EE). It identified the prior balance since the last bond was purchased, and allowed the purchaser to know when deductions have reached the price of a bond. As of October, 1990, \$50 and \$75 bonds were no longer available. The minimum became \$100 bonds. This series closed upon implementation of the Management Accounting and Reporting System (MARS) on July 1, 1999.	Series contains: Name of agency, division, branch; name of employee, social security number; bond serial number; prior balance; amount deducted; purchase amount; ending balance	Agency: 0	Records Center:	Archives Center:
				Destroy after audit		
03706	Request and Authorization for Refund Closed Date: 7/1/1999 (V)	CLOSED SERIES: This series documented the information required to execute a refund to a payee. It reflected that some payment had been made in error or there had been an overpayment and a refund was due. A division director could authorize the refund and submit it to the Division of Accounts, Finance and Administration Cabinet, for processing. This series closed upon implementation of the Management Accounting and Reporting System (MARS) on July 1, 1999.	Series contains: Date; cabinet identification; Office identification; division identification; payee name; address; fund identification; transaction codes; amount(s); description; authorized agency; letter or memorandum explaining refund request	Agency: 0	Records Center:	Archives Center:
				Destroy after audit		

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Series	and Description			Disposition Instruction		
03707	Imprest Cash File Closed Date: 7/1/1999	CLOSED SERIES: This series documented payment by the Office to a vendor for services rendered or supplies/goods purchased. It also documented money reimbursed to the Office's Imprest Cash Fund from the Division of Accounts, Finance and Administration Cabinet. Each state agency has a limited amount of money from which they may write checks from the Imprest Cash Fund. Likewise, each agency may write checks from this fund for particular expenses, e.g., utilities, postage, or freight. This series closed upon implementation of the Management Accounting and Reporting System (MARS) on July 1, 1999.	Series contains: Office/division identification; less disbursement; period covered; fund; program; budget unit; custodian; authorized agent; totals; date paid; amount paid; description; check number; imprest cash voucher; imprest cash-summary of disbursement/request for reimbursements; bank book; reconciliation statements	Agency: 0	Records Center:	Archives Center:
				Destroy after audit		
03709	Outstanding Encumbrance Report - (STARS Printout) Closed Date: 7/1/1999	CLOSED SERIES: This series documented the monthly account activity of contracts and lease agreements. The printout was provided to the agency through the Statewide Accounting and Reporting System (STARS) (NOS), a function of the Division of Accounts, Finance and Administration Cabinet. It reflected the amount of a contract agreement, amount of payment, and amount outstanding. It served as a tool to balance a current budget and for preparing future budgets in regard to contracts. This series closed upon implementation of the Management Accounting and Reporting System (MARS) on July 1, 1999.	Series contains: Date of printout; account numbers; contract or document number; vendor number; amount encumbered; amount liquidated; amount outstanding; payment (date, number, and amount)	Agency: 0	Records Center:	Archives Center:
				Destroy after audit		
03711	Expenditure Reports - (STARS Printout) Closed Date: 7/1/1999	CLOSED SERIES: This series documented the individual expenditures of the Office by account, description, and balance. The printout was provided to the agency through the Statewide Accounting and Reporting System (STARS) (NOS), a function of the Division of Accounts, Finance and Administration Cabinet. It reflected areas of time and attendance, salaries, printing costs, and the various codes that brought about these transactions. It served as a tool for budget analyses. This series closed upon implementation of the Management Accounting and Reporting System (MARS) on July 1, 1999.	Series contains: Account numbers; account description; Office number; investment account; charges/credit; (net) expenditures; excess collected; monthly activity; balance forwarded	Agency: 0	Records Center:	Archives Center:
				Destroy after audit		

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Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
03089	Business Entity Files (Formerly Corporation Files) (V)	This series documents that requirements of the Office have been met by the corporation or firm to act as an agent. Under the terms of KRS 304.9-130, a firm (company) or corporation may be licensed as an agent. Each individual acting for the firm or corporation must meet the Office's requirements and qualifications for a license, just as would an individual licensee. The firm or corporation must have a licensed agent in its employ and be sponsored by an insurance company. The corporation must file with the Office its articles of incorporation and resolutions. Computerization of this file began during 1986.	Series contains: Articles of incorporation, organization or existence; correspondence; certification letters from other states; appointments; terminations; copies of any enforcement actions; lists of designated agents. May contain: Financial responsibility forms.	Agency: 1	Records Center:	Archives Center: P
				Retain in agency or transfer to the State Records Center until activity decreases, then transfer to the State Archives Center		
05405	Individual Agent License File	This series documents that requirements of the Office of Insurance have been met by the individual to act as an agent. Under the terms of KRS 304.9, an individual may be licensed as an agent, adjuster, administrator, consultant, surplus lines broker, managing general agent, reinsurance intermediary, rental vehicle agent, rental vehicle managing employee, specialty credit producer, and viatical settlement broker/provider upon meeting the Office's requirements and qualifications for a license. This series also contains appointments, which are required to utilize the agent license, financial responsibility that must be maintained at all time by resident agents, proof of continuing education requirements prior to 2002, and other pertinent documents regarding the license.	Insurance License Individual Applications; renewals; Proof of Financial Responsibility, financial responsibility cancellation forms; certification/clearance letters and requests; insurer terminations; insurer appointments; general correspondence; name and address changes; legal documents; pre-licensing certificates; AOC background reports; voluntary surrenders, original returned licenses; proof of returned mail; inter-Office memos; news clippings; copies of drivers licenses; exam notices, results and answer sheets; work authorization; business cards; NASD registration; National Producer Database printouts; Regulatory Information Retrieval System printouts; SADD printouts; Electronic application printout; agent affidavits; military affidavits; death certificates; SSN corrections.	Agency: 2	Records Center: 13	Archives Center:
				Transfer to State Records Center two years after file becomes inactive		

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Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
03236	Agent Training Programs and Instructors File	This series documents, as required in KRS 304.9-105(4)(b), that forty hours classroom instruction be given to proposed agents using instructional materials which are approved by the Executive Director. A course outline must accompany the filing as well as information on the instructors showing their qualifications to teach. Agent Training Programs and Instructors records are filed and approved by the Division. The Division maintains and updates these files as necessary, and must keep them in-house for quick reference and update. The programs are randomly updated, dependent on company program changes. Even though programs filed in the early years after the law became effective have been changed, information filed with them may still be relevant. In most cases, the actual educational materials are not submitted.	Series contains: Course outlines, cover letters/correspondence, resume for instructor qualifications, fee receipt for instructor	Agency: 1 Destroy when obsolete	Records Center:	Archives Center:
03091	Answer Sheet File (V)	This series provides supporting documentation regarding the examination procedure of the Office. The answer sheet is completed by the examinee and electronically scored. In 1983, this file was established as a separate series and is maintained separately from examination results (Passed Exam Results 03092). The series is now maintained in electronic format on the Office's Oracle database, accessible through Agent Licensing Management Application (ALMA).	Series contains: Name of examinee; examination center; examinee social security number; examination booklet number; examination title; time examination began; time examination ended; and a copy of each examination notice which is stapled to the individual's answer sheet	Agency: 5 Destroy	Records Center:	Archives Center:

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Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
04179	Continuing Education Provider File	This series documents the providers approved to offer and conduct continuing education courses for licensed agents. The Office requires that agents complete twenty-four hours of course work each continuing education biennium. Course completion is documented in the Certificate of Completion File (04178). Providers that wish to participate in the program must submit an application for approval of course curriculum, credit hours, as well as course instructors. The provider renews his application and course curriculum each biennium. A primary consideration for approval of instructional materials is that the materials contribute directly to the professional competence of an agent. All courses and instructors require a filing fee and courses require approval fee. Providers must certify to the Office of Insurance a listing of all agents in attendance of their approved courses by submission of a Kentucky Course Roster.	Series contains: Provider application (name and address of provider submitting course, name/phone number of contact person; course title, date of course, location, instructor; method of instruction, classroom/lecture, seminar, correspondence study, method of determining successful completion, exam, attendance; credit hours requested on life/health/property/casualty/general); continuing education instructor qualification form (name of instructor, address, title of course, provider, minimum standards of instructors/speakers; related educational background; related employment background); Proprietary Board of Education approval/exemption and approval documentation; course fee and instructor fee payments; course rosters.	Agency: 1	Records Center: 4	Archives Center:
				Transfer to the State Records Center one year after non-renewal of application. Destroy after audit		
04178	Certificate of Completion File (V)	This series documents an agent's completion of continuing education units, as required in KRS 304.9-295. The Office requires twenty-four hours of continuing education to be completed every two years, in order to maintain an active license. The certification is signed by or on behalf of the organization (provider) sponsoring the continuing education course, who then furnishes the Office with the necessary documentation of course completion by the agent. An agent who fails to comply with the continuing education requirements will have his license cancelled. 806 KAR 9:220, Section 4, requires the agent and the provider to retain a copy of the certificate for three years. An agent may carry twelve hours over into the next biennium. Information from the series is tracked on a subsystem of the Agent Licensing Management Application (ALMA).	Series contains: Student name; continuing education course identification (course title, certification number, course completion date, credit hours, provider's name, provider's certification number); provider certification (name, signature, date); student certification (name, signature, social security number, date)	Agency: 1	Records Center: 4	Archives Center:
				Transfer to the State Records Center. Destroy after audit		

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Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
03094	General Correspondence	This series provides documentation regarding problems involved in the processing of applications for licenses, renewals of licenses, or any other situation or circumstance where the Office requires additional information to process a request. The inquiry may be to an insurance company or to an agent, etc. Responses to inquiries must be received by the Office within 90 days. If not, that company or individual file is closed until such time as clarification can be obtained. The series also provides documentation as to no-shows for examinations and/or failures to pass examinations. Applications for licenses expire after 120 days, unless all Office requirements are met.	Series contains: Correspondence from the Office to insurance companies or individuals relating to specific problem areas regarding the licensing process; expired applications for licenses; examination re-take forms on those agents who failed initial test; notice of examination date and time; and any other information relating to the processing of applications	Agency: 1	Records Center: 4	Archives Center:
				Transfer to the State Records Center		
03084	Company Files Closed Date: 11/1/1998 (V)	CLOSED SERIES: This series documents the licensing process and other requirements of the Office that, pursuant to KRS 304.9-150, a prospective applicant must meet to act as a General Lines agent. The application process is initiated by the sponsoring insurance company. A prospective agent must be sponsored prior to applying for a license. Approved applicants must submit to and pass the Office's examination to be properly licensed. The series also contains appointment information on the licensed agent that documents the agent may act as a representative of a particular company. Appointments are required by KRS 304.9-150. It also documents that licenses are renewed as required by law. General lines agents transact one or more of the following: property insurance; casualty insurance; surety insurance; marine and transportation insurance; health insurance; and mortgage guaranty insurance. Renewals occur as follows: Even years- property and casualty agents; Odd years- life and health agents. Since November 1998, the information found in this series has been maintained as the individual agent licensing file (05405).	Series contains: Application for license form which provides information on the type of license applied for; name of applicant; social security number of applicant; corporate or firm information; examination location; applicant certification; sponsoring company certification; appointment notifications for licensed agent; computerized listing of renewals to include certification of licensing status; and related correspondence	Agency: 3	Records Center:	Archives Center: P
				Transfer to the State Records Center for two years, then transfer to the State Archives Center		

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Records Title Series and Description		Function and Use	Contents	Retention Disposition Instruction		
03085	Surplus Lines Brokers File Closed Date: 11/1/1998 (V)	CLOSED SERIES: This series documents that the resident (in-state) agent has met the licensing requirements of the Office to act as a surplus lines broker. A surplus lines broker is one who is licensed to sell various types of high risk insurance. The prospective broker must have been previously licensed as a general lines agent before he can make application to broker surplus lines. Unlike a general lines agent, a surplus lines broker does not have to be sponsored by an insurance company but can initiate the licensing process on his own. A surplus lines broker must meet the financial responsibility requirements of the Office by securing a penal bond in the amount of \$20,000 and have insurance in force. The series provides documentation that these requirements have been met. In addition, it documents that renewals of licenses that occur during even numbered years have taken place. Surplus lines brokers must submit to and pass an examination to receive a license. Since November 1998, the information found in this series has been maintained as the individual agent licensing file (05405)	Series contains: Application for license form which provides information on the type of license applied for, name of applicant, social security number of applicant, examination location, and agent certification; proof of penal bond and insurance in force; and related correspondence	Agency: I	Records Center:	Archives Center: P
03086	Adjusters Files Closed Date: 11/1/1998 (V)	CLOSED SERIES: This series documents that the requirements of the Office have been met by an agent to become properly licensed as an independent or public adjuster. An independent adjuster is one who adjusts for a specific insurance company. A public adjuster is not associated with any one particular company and is therefore free to serve the public at large. It also documents that the prospective adjuster has met the financial responsibility requirements of the Office by submitting proof of surety bond and/or insurance in force, and has submitted to and passed the examination for adjuster. An independent or public adjuster may investigate, report on, or settle claims. Additionally, this file documents that the license has been properly renewed. Renewals occur annually. Since November 1998, the information found in this series has been maintained as the individual agent licensing file (05405)	Series contains: Application for license form which provides information on the type of license applied for, name of applicant, social security number of applicant, examination location, and certification information; copy of surety bond and/or insurance in force; and renewal documentation	Agency: I	Records Center:	Archives Center: P
03087	Staff Adjuster File Closed Date: 11/1/1998 (V)	CLOSED SERIES: This series was created during April 1985 as a result of legislation passed during the 1984 legislative session. Legislation passed set the requirements for an individual to act as a staff adjuster. A staff adjuster is one who is employed as a staff member of a particular insurance company and who can only act as an adjuster for that one company. The individual must have worked for one year prior to applying for a license. If the individual can provide the Office with an affidavit supporting the experience, he does not have to submit to an examination, but can be grandfathered in. An examination is required for those not meeting this requirement. In addition, the series documents that financial requirements have been met through submission of copies of surety bonds and/or insurance in force. It also documents that annual renewals have occurred. Since November 1998, the information found in this series has been maintained as the individual agent licensing file (05405)	Series contains: Application for license; copy of affidavit of experience (if applicable); and renewal documentation	Agency: I	Records Center:	Archives Center: P

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Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
03088	Solicitors Files Closed Date: 7/14/2000 (V)	CLOSED SERIES: This series documents that the licensing requirements of the Office, to include submitting to and passing an examination, have been met by the applicant for a solicitor license. A solicitor is an individual employed by an agent or an insurance company to solicit applications for insurance, other than life and health. The solicitor acts as a representative of the agent/agency but cannot bind any coverage as an agent can. A solicitor can only be employed by one agent or agency at a time and must be sponsored by that agent or agency prior to receiving a license. This series also documents that annual renewal of licenses has occurred. This class of license was discontinued in Kentucky on July 14, 2000,.	Series contains: Application for license; documentation by sponsoring agent or agency that solicitor will be employed upon receipt of license; and computerized listing to verify renewal requirements	Agency: I	Records Center:	Archives Center: P
				Retain in agency or transfer to the State Records Center until activity decreases, then transfer to the State Archives Center		
03090	Financial Responsibility File Closed Date: 11/1/1998 (V)	CLOSED SERIES: This series documents that the financial responsibility requirements of the Office have been met by a prospective agent prior to receiving a license. Prospective agents must have filed copies of same with the Office before application for a license can be processed. The file is updated daily. If the individual has not shown proof of financial responsibility, as required, within one year of having taken the license examination, the file will be closed until such time as the agent can meet all Office requirements. Since November 1998, the information found in this series has been maintained in either the individual agent licensing file (05405) or the business entity file (03089).	Series contain: Certification of insurance in force; copies of surety or cash bond, for whom bond was issued, sum of coverage, and effective date; and related correspondence, if applicable	Agency: I	Records Center:	Archives Center: P
				Retain in agency or transfer to the State Records Center until activity decreases, then transfer to the State Archives Center		
04038	Consultant File Closed Date: 11/1/1998	CLOSED SERIES: This series documents those that have taken the consultant's exam, passed, and have met other licensing requirements of the Office, as required in KRS 304.9-320. A consultant is like a financial advisor, or one who, as an independent contractor in relation to his client, for fee or compensation, advises any person insured or soon to be under an insurance contract relative to rights, exchange, or surrender of rights/benefits. The file verifies renewals, updates financial responsibility, and aids in regulatory activities. A consultant may or may not be an insurance agent, but will not necessarily represent a particular company, unless perhaps as a licensed agent of a company. The exams are given twice a year, and are renewed every two years. There are no continuing education requirements. The Progress Report to the Commissioner (M0029) identifies those that have passed or failed the test. Since November 1998, the information found in this series has been maintained in the individual agent licensing file (05405).	Series contains: Application; exam results; correspondence; financial responsibility documentation; renewal information; type of consultant (life/health or general lines)	Agency: I	Records Center: 9	Archives Center:
				Transfer to the State Records Center one year after consultant becomes inactive		

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Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
03093	Agent Termination File Closed Date: 11/1/1998 (C) KRS 304.9-280 (2)	CLOSED SERIES: This series provides information on agents whose current appointments to specific insurance companies have been terminated. Under the terms of KRS 304.9-280, an insurance company may terminate as agent appointment at any time. The information is required to be transmitted to the Office via a termination form. Only general lines agents and solicitors must be appointed to maintain a current license. Prior to 1983, termination information was filed in General Correspondence (03094). Since November 1998, the information found in this series has been maintained in either the individual agent licensing file (05405) or the business entity file (03089).	Series contains: Termination form, which contains the name of agent being terminated; social security number of agent; company Internal Revenue Service number; type of license agent holds; name of terminating company; reason and effective date of termination; and company signature. May also contain written statement of facts submitted by the respective insurance company	Agency: 2	Records Center: 3	Archives Center:
				Transfer to the State Records Center		
03620	Agency Survey File - (Investigation Reports) Closed Date: 8/1/2004	CLOSED SERIES: This series documents the examiner's visit to an agency and, as required by KRS 304.9-390, verifies that the agency and agents have and display the proper license(s) under which the agency conducts business. If an insurance agency does not have the proper license(s), it is contacted by the Office and the necessary licensing procedures are completed, after which this survey has served its purpose. Since August 2004, the information found in this series has been maintained in the individual agent licensing file (05405) and the Business Entity File (03089).	Series contains: Name and address of agency; information concerning ownership of agency (individual, partnership, corporation), and licensing of each; display of licenses; whether or not the Kentucky Insurance Code is available; Does the agency have solicitors?; Are they paid?; How?; Licensed?; names of employees in agency; facilities used for premium financing; list of companies represented by the agency; name of agency head; name of examiner; date	Agency: 1	Records Center: 4	Archives Center:
				Transfer to the State Records Center. Destroy after audit		

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Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
03351	Local Government Tax Ordinances	This series documents information, as required in KRS 91A.080, that cities or urban-county governments have filed copies of all ordinances and amendments thereto that impose a license fee or tax on insurance companies. The Office uses the information to develop a schedule of rates of taxes to notify each company engaged in the business of insurance in the Commonwealth. The schedule is referred to as the Local Government Premium Tax Schedule (03352). If a locality makes a change in the fee, it must notify the Office.	Series contains: Ordinances passed by city or urban county governments which impose a license fee or tax by percent of premiums collected within the corporate limits of the city/county and by line of insurance. Ordinance contains: name of town/municipality; amount of fee/tax imposed; date adopted; signatures of officials; name of county/city; and lines of insurance	Agency: P	Records Center:	Archives Center:
				Retain in agency		
03352	Local Government Premium Tax Schedule (V)	This series provides information to about 1,400 insurance companies so that the proper taxes can be paid to each of the local governing bodies where business is conducted. Payments are generally made to the city clerk or city treasurer. The series is a direct result of Local Government Tax Ordinances, Series 03351. The schedule is completed once a year. Activity on or reference to the information is important and is used to verify that insurance companies have paid the proper tax to the respective city. It can take up to three years to complete the process. Once all taxes are reconciled, all activity related to the series ceases.	Series contains: Bulletin; schedule of tax rates; instructions; tax code number; list of payees and addresses; quarterly form; and annual form	Agency: 5	Records Center:	Archives Center:
				Destroy		
03353	Kentucky Local Government Premium Tax Filings Report	This series complies with 806 KAR 2:095 which requires insurance companies to file an annual report of local government premium taxes paid during the preceding calendar year to each city and urban-county government. The report documents the premiums received, taxes payable, collection fees retained where applicable, and what amounts are collected from the policyholders (those who live in the city or urban-county government), quarterly and annually. Form LGT 141 is filed with the city or urban county government quarterly. Form LGT 140 is filed with the Office annually. The Office verifies the report for accuracy, by the amount of taxes charged by the city or urban-county government and the amount of business done by the insurance company throughout the year.	Series contains: Section I - name of city, year, name of insurance company, employer identification number (assigned by the Internal Revenue Service), name of company officer preparing return, lines of insurance, tax rate, premiums received, tax payable, collection fee estimated; amount collected from policyholders, additional tax due, and number of quarter; Section KK - computations of additional payment due; Section III -certification	Agency: 5	Records Center:	Archives Center:
				Destroy		

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Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
03619	Detail Premium Tax Report by Company/City/County - (LGTS Printout)	This series documents the premium taxes paid to a city by an insurance company. It is important to remember that the information in the Local Government Tax System (03618), which this report results from, is two years in arrears, so current year information has not yet been received. 2002 and 2003 data is by now (March 2005) in a form that is useful. Market Conduct examiners use the report to compare what is filed on the Kentucky Local Government Premium Tax Filings Report (03353) versus what is found during the market conduct examination of an insurance company. Investigations and/or hearings may result from information that has not been filed correctly, if at all.	Series contains: Name of the city; name of insurance company; city code; annual premiums received; tax payable; interest paid	Agency: 5 Destroy	Records Center:	Archives Center:
03618	Local Government Tax System - (Electronic)	This system documents municipal premium tax dollars paid to the city or county governments from an insurance company. Insurance companies make payments to municipalities quarterly, and submit the Kentucky Local Government Premium Tax Filings Report (03353) to the Office annually. The report is input into the system and aids in the verification of taxes paid to the local governments. The information enables the Office to take action against insurance companies who do not pay the appropriate tax revenue to the municipalities. A clue that a company is not in compliance with the law is when a report is not filed at the end of the year (reflecting no premiums collected), or if there are obvious discrepancies. A report with this information is completed and given to the General Counsel who determines a course of action to bring the insurance company back into compliance. Examiners use the information in their market conduct examinations. The system's most current information is almost two years in arrears. The Office is supposed to receive information for a given year by March of the following year, though information is received throughout the year. Information received after March is considered late, though there is no penalty for late filing to date (April 2005).	Series contains: Name of city and county; city code; company name and identification number; tax payable; interest paid; annual premiums received	Agency: 3 Delete records older than three years	Records Center:	Archives Center:
03357	Policyholder Service Complaint File (C) KRS 61.878 (1)(a)(i)(j) (V)	This series documents the handling of consumer complaints about insurance agents, companies, policies, etc. Upon receipt of a written complaint from a policyholder, the insurance company is contacted regarding the complaint, and given fifteen days to respond. After a response from the company is received, the Office takes appropriate action to resolve the complaint. If the complaint cannot be resolved, the file is turned over to an attorney for final resolution. Final resolution can involve informal conferences, formal hearings, etc.	Series contains: Correspondence between the Office, insurance company and consumer; copies of insurance policies; photographs; subpoenas; notices; orders; and agreed orders	Agency: 1 Transfer to the State Records Center one year after case is closed	Records Center: 4	Archives Center:

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Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
03424	Annual Statements of Domestic Insurance Companies Change Date: 6/9/2005	This series is the documentation of the financial condition of an insurance company whose home office resides within the state of Kentucky. It is submitted by March 1 of each year as required in KRS 304.3-240. The report is a summary of operations of an insurance company. Any financial transaction completed in the company during the previous year would be reflected in the statement. The statements are reviewed for irregularities that might exist. The division has the responsibility to ensure that when such conditions exist, the necessary corrections are completed. The problems are to be corrected within the respective year. Requests to view a company's statement may be made by any individual or company. The statement contains a five-year financial summary and is compiled by the insurance company.	Series contains: Date of incorporation; date when business was commenced; address of home office; lists of directors and officers; statements of income and disbursements; names of banks where assets are held; real estate, stocks, and bonds owned or sold; premium volumes; loss ratios; and five-year summaries	Agency: 5	Records Center: 45	Archives Center: Transfer to the State Records Center
03425	Domestic Supplemental Filings Change Date: 6/9/2005	This series provides additional information not found in the annual statement (03424). Submission of the filings completes the annual statement and fulfills requirements. The National Association of Insurance Commissioners (NAIC), under the terms of KRS 304.2-240 (2), is authorized to draw up the annual statement form and accompanying instructions. The instructions allow for insurance companies to complete portions of the annual statement (03424), and submit them on dates beyond March 1 of each year. The supplement provides information for statistical reports, if requested. The supplements would be retained the same length of time as the corresponding annual statement. Prior to ca. 1995, supplemental filings were maintained separately from the appropriate annual statement. Since 1995, they have been maintained together.	Series contains: Certificate on advertising; reserve evaluation; products liability insurance expense exhibit; malpractice exhibits; liability closed claims reporting form; liability and health insurance statistical report	Agency: 5	Records Center: 45	Archives Center: Transfer to the State Records Center
03426	Annual Statements of Foreign Insurance Companies Closed Date: 1/1/2001 Change Date: 6/9/2005	CLOSED SERIES: This series documents the financial condition of an insurance company doing business in Kentucky, but whose home office is not located in the state. It is an annual report summarizing company operations. The statements reflect any financial transaction completed in the company during the previous year. They are reviewed to identify irregularities that might exist. The division has the responsibility to ensure that when such conditions exist, the necessary corrections are completed. The statements are submitted in March of each year. Since ca. 1990, the National Association of Insurance Commissioners (NAIC) has maintained all annual statements of insurance companies. NAIC maintains all annual statements and supplemental filings electronically and the Office of Insurance accesses statements of foreign insurance companies through the NAIC's website. As of 2000, the office no longer required foreign companies to file annual statements as paper documents.	Series contains: Financial reports of insurance companies - assets, liabilities, balance sheets, investments, premium volumes, loss ratio, and five-year historical data sheet	Agency: 1	Records Center:	Archives Center: Destroy statements dated prior to 1/1/2001 after 5 years. Destroy statements dated after 12/31/2000 when no longer useful.

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Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
03427	Foreign Supplemental Filings Closed Date: 1/1/2001 Change Date: 6/9/2005	CLOSED SERIES: This series provides additional information not found in the annual statement. Submission of the filings completes the annual statement and fulfills requirements. The National Association of Insurance Commissioners (NAIC), under the terms of KRS 304.2-240 (2), is authorized to draw up the annual statement form and accompanying instructions. The instructions allow for insurance companies to complete portions of the annual statement (03426), and submit them on dates beyond March 1 of each year. The supplement provides information for statistical reports, if requested. The supplement would be retained the same length of time as the corresponding annual statement. Since ca. 1990, the National Association of Insurance Commissioners (NAIC) has maintained all annual statements of insurance companies. NAIC maintains all annual statements and supplemental filings electronically and the Office of Insurance accesses statements of foreign insurance companies through the NAIC's website. As of 2000, the office no longer requires foreign companies to file annual statements or supplemental filings as paper documents.	Series contains: Certificate on advertising; reserve evaluation; products liability; insurance exhibits, expenses, malpractice exhibits; liability closed claims reporting form; liability and health insurance statistical report	Agency: 1	Records Center:	Archives Center:
				Destroy filings dated prior to 1/1/2001 after 5 years. Destroy filings dated after 12/31/2000 when no longer useful.		
03428	Domestic Company Examination Report (C) KRS 304.2-270, General comments only	This series documents the examination report completed on insurance companies whose home offices reside in Kentucky, as required in KRS 304.2-210. It results from a study of the financial activities of insurance companies. The report is similar to an audit, except that it is completed by the insurance examiners. (The annual statements are written by the insurance company.) The examiner can make recommendations to a company regarding its financial activities (i.e., investments abiding by statutes, handling of claims, payment of dividends). Examination cycles are four (4) years for assessment or cooperative insurance companies (KRS 299.460); and liability self-insurance groups (KRS 304.48-110). Examination cycles are three (3) years for the remainder of companies). Individual examinations generally take from six months to one year to complete. Since 2000, the office has only examined domestic insurance companies and no longer examines foreign insurance companies.	Series contains: Scope of examination; history; corporate affiliations; management and control (stockholders, Board of Directors, committees); corporate records; fidelity bond; employee's welfare and benefits; plan of operation; reinsurance; service agreements; lease agreements; statutory deposits; accident and health loss experience; business in force; accounts and records; financial statement general comments	Agency: 8	Records Center: 12	Archives Center:
				Transfer to the State Records Center		

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Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
03429	Foreign Company Examination Report Closed Date: 1/1/2001 Change Date: 6/9/2005	CLOSED SERIES: This series documents the examination report that is completed on insurance companies who do business in the state but whose home office is located elsewhere, as required in KRS 304.2-210. It results from a study of the financial activities of insurance companies. The report is similar to an audit, except that it is completed by insurance examiners. (The annual statements are completed by the insurance company.) The examiner can make recommendations to the company regarding its financial activities (i.e., investments abiding by statutes, handling of claims, payment of dividends). Since 2000, the office has only examined domestic insurance companies and no longer examines foreign insurance companies.	Series contains: Scope of examination; history; corporation affiliations; management and control (stockholders, Board of Directors, committees); corporate records; fidelity bond; employee's welfare and benefits; plan of operation; reinsurance; service agreements; lease agreements; statutory deposits; accident and health loss experience; business in force; accounts and records; financial statements; general comments	Agency: 1	Records Center:	Archives Center:
				Maintain reports dated prior to 1 January 2001 for 12 years. Destroy reports dated after 31 December 2000 when no longer useful.		
03430	Examination Work Papers - (Insurance company examiner's working file) (C) KRS 304.2-270 (V)	This series was created as part of the work required to prepare and complete the Domestic and Foreign Company Examination Reports (03428 and 03429). It is the examiner's working file. The series is referenced when the next examination occurs, three or four years later. An examination normally takes six months to one year to complete. The NAIC accredits state offices of insurance. As of approximately 1995, each state monitors and accredits its own companies. Exams take approximately six months to one year to complete. Only domestic work papers are retained by the Office. Most often, work papers of a foreign company will remain with an examiner of the state in which the company is located.	Series contains: Statements of financial activities (stock, investment, revenue, assets, liabilities); history relative to policy experience; accounts and records	Agency: 3	Records Center: 3	Archives Center:
				Transfer to the State Records Center		
03431	Charter File - Domestic Insurance Company Change Date: 6/9/2005 (V)	This series documents the right of a domestic insurance company to exist and do business in Kentucky. The file contains all legal authorizations required for licensing - Articles of Incorporation, By-laws, and biographical data of executive officers. It describes the creation and, to some degree, the history of a company. It contains information that cannot be found elsewhere. All revisions of key documents are maintained in this file.	Series contains: Articles of incorporation; by-laws; biographical data of executive officers; reinsurance and assumption agreements; service of process; plan of operation; amended copies of any of the above	Agency: 1	Records Center: 45	Archives Center:
				Transfer to the State Records Center five years after withdrawal of a company		
04152	Charter File - Foreign Insurance Company - (Company's home base is other than Kentucky) (V)	This series documents the right or authority of a foreign insurance company to exist and to do business in Kentucky. A foreign company is one whose home office is in another state. The file contains all legal authorizations required for licensing--Articles of Incorporation, By-laws, biographical data of executive officers. All revisions of key documents are maintained in this file.	Series contains: Articles of incorporation; by-laws; biographical data of executive officers; reinsurance and assumption agreements; plan of operations; amended copies of any of the above	Agency: 1	Records Center: 3	Archives Center:
				Transfer to the State Records Center two years after withdrawal of a		

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Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
04545	Insurer Rehabilitation/Liquidation File (C) KRS 61.878 (1) (a); Kentucky Rule of Evidence 503	This series documents the corporate, claim and policy information of insolvent domestic (in-state) insurance companies. The records come into the custody of the Office as a result of final bankruptcy proceedings. All actions related to an insurer rehabilitation or liquidation are carried out in accordance with Subtitle 33 of KRS Chapter 304, the Insurers Rehabilitation and Liquidation Law. The Commissioner's Office, the Office of General Counsel, and the Financial Standards and Examination Division provide input records to the series.	Series contains: Documents related to insurer rehabilitation or liquidation proceedings, which specifically relate to attorney/client privilege; copies of reports to the courts; asset management documentation; information related to claimants; court pleadings; and related correspondence	Agency: 1	Records Center: 24	Archives Center:
				Transfer to the State Records Center. Destroy after case closure and all appeals have been exhausted		
03432	Advisory Organization Registration File	This series was created to document the legal authority of an advisory organization to do business in Kentucky. An advisory organization collects statistical data for members (insurance companies that subscribe to the organization), develops statistical plans (territory or class definitive information), distributes manuals of rating rules and rating manuals, conducts research and field inspections to prepare fire defense classifications, identifies and classifies information on the causes or prevention of losses, and collects information for calculating rates. An advisory organization is not allowed to file rates or other information on behalf of an insurer. Information from the series is needed as long as the organization does business in Kentucky. The files would seldom be referenced after ceasing business in Kentucky, unless signs of illegal activity were present.	Series contains: Articles of incorporation; by-laws; rules of operation; list of members; name of agent for service of process; plan of operation	Agency: 1	Records Center: 4	Archives Center:
				Transfer to the State Records Center one year after becoming withdrawn		
03433	Certificate of Authority (V)	This series creates the license file. It defines the types of insurance a company can write. When a company withdraws, merges or adds a new line of insurance, the Office is notified so the Certificate of Authority can be completed. If a merger takes place, the file is combined with the merged company. If a new line of insurance is marketed, an amended Certificate of Authority is completed and sent to the company. If withdrawn, the file is pulled. Most activity is created from inquiries, i.e., the previous name of an insurance company from which insurance has been purchased.	Series contains: Certificates of Authority (COA); amended COA; original application (name of company, address, lines of insurance, state of incorporation, insuring powers); President's name	Agency: 1	Records Center: 15	Archives Center:
				Transfer to the State Records Center ten years after withdrawal or merger of a company		
03434	Deposits of Securities	This series documents the securities or reserves deposited in designated banks or withdrawn by insurers under the supervision of the Office. KRS 304.3-140 establishes minimum financial requirements that an applicant for an insurance company license must meet to show that it is competent and intends to act in good faith in the capacity for which it has been licensed. The security is for faithful performance by the insurer of all its undertakings and liabilities under its title policies or other guarantees of title to property. The deposit is held in trust for the protection of the insurer's policyholders and/or creditors. Upon meeting the financial requirements established by this regulation, the insurance company must maintain at all times the minimum security deposit.	Series contains: Security of deposits by the insurer; Form 144 (the deposit or withdrawal ticket); name of company; name of bank; description of deposit or withdrawal; total amount of deposit or withdrawal	Agency: 1	Records Center: 3	Archives Center:
				Transfer to the State Records Center five years after closure of account		

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03435	Card File on Mergers and Withdrawals	This series is the key reference tool documenting information regarding insurance companies, both foreign and domestic. It provides answers to 75% of the inquiries received in the division. It provides the name of a company, date of incorporation, name changes, etc.	Series contains: Name of company; location of home office; date of incorporation; dates of activity or transaction (mergers, withdrawals, name changes)	Agency: P	Records Center:	Archives Center:
				Retain in agency		
04657	Holding Company Files (C) KRS 304.37-050 Financial information	This series documents annual disclosure statements that reflect relationships between domestic insurance companies and their affiliations. It provides necessary information for the protection of policyholders in Kentucky. As required in KRS 304.37.020, every insurer that is a member of an insurance holding company system must register and supply the following accurate and current information: identification of every member of the system; financial condition; ownership; capital structure; and any loans or transactions for the benefit of an affiliate. The Commissioner terminates the registration of any insurer which demonstrates that it is no longer a member of an insurance holding company system. Two or more affiliated insurers may file an amended registration statement, consolidating their report. Any insurer which is a member of a holding system may register and file on behalf of any affiliated insurer. Any principal insurer or affiliate may submit a disclaimer indicating all material relationships between them, and the basis for discontinuance. After this filing, the insurer or affiliate may not be required to register. As required in 806 KAR 37:010, forms B and C specify the information for annual registration statements by insurance holding companies. * May contain Holding Company Files as part of series 03431, Charter Files - Domestic Insurance Companies.	Series contains: Form B- Holding company registration statement describing the identity and control of registrant; organizational chart; biographical data of executive officers; transactions such as loans between the insurer/affiliates; sales; unusual transactions; beneficial guarantees; service contracts; reinsurance agreements; consolidated tax allocation agreements; litigation proceedings from preceding fiscal year; financial statements; Form C- Summary of registration statement; signature and certification; any prior changes from previous filing; statement that transactions are not in avoidance of review; forms for amendment and consolidation; disclaimer file; request for extension/unknown information; verification of principal insurer	Agency: P	Records Center:	Archives Center:
				Retain in agency		

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Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
03350	Motor Vehicle Self Insurance Quarterly Claim Report	This series provides information to the Office about motor vehicle liability claims paid during each quarter. 806 KAR 39:050 requires each self-insured company to furnish to the Office, no later than January 10, April 10, July 10 and October 10 of each year, a report on forms prescribed by the Executive Director, on all claims incurred during the preceding calendar year. The series is reviewed by the General Counsel and filed. It has, up to this time, served no other function.	Series contains: Name of self-insured; quarterly claim period; person responsible for preparing report; address; phone; name of payee; date of loss; type of claim; amount paid; date paid; adjusting company; status; and amount claimed on open claims	Agency: 1	Records Center: 4	Archives Center:
				Transfer to the State Records Center		
03356	Order Books	This series contains all original orders (agreed orders, subpoenas, and notice and orders setting hearings) which document action against insurance companies, agents, and other miscellaneous actions. The series is kept for its administrative, legal and research value. It is used to research action taken against insurance companies and agents, and for legal research by attorneys in the Office.	Series contains: Original documents contain information on insurance companies, agents and document the administrative action taken (fine, revocation of certificate/license, etc). Each order contains: name of company/agent, date signed, and action taken	Agency: P	Records Center:	Archives Center:
				Retain in agency		
03358	Attorney Case File (C) KRS 61.878 (1)(a)(i)(j) (V)	This series documents the handling of complaints received from policyholders. It represents a legal inquiry regarding an insurance company(s), agent(s), or an inquiry from another division within the Office. The series does not involve litigation or formal legal activity. It is a working file for the attorney which documents responses to a policyholder service complaint or other inquiries relative to the Kentucky Insurance Code. The attorney does an investigation and provides a legal opinion (usually by letter). If a policyholder service complaint (03357) becomes an attorney case file, the information is summarized in the Complaint/Enforcement System (03617).	Series contains: Correspondence between the Office and insurance companies, agents, policyholder; copies of insurance policies; copies of agreed orders	Agency: I	Records Center: 4	Archives Center:
				Transfer to the State Records Center one year after case is closed		
03359	Office Hearing File (V)	This series documents administrative hearings held by the Office. The subject of the hearings can be insurance companies, agents, and other miscellaneous matters and can result from violations of the Kentucky Insurance Code. The hearings are held at the Office of Insurance before a hearing officer (someone on a personal service contract or an attorney for the Office). After the hearing is held, the hearing officer makes a recommendation (revocation of license, fine, suspension, probation, etc.). The files are created when there is a company merger or acquisition, evidence is found to substantiate a policyholder service complaint against an insurance company or agent, and/or rate filings. The case is closed after the final order is issued. A party can appeal the order to the Franklin Circuit Court within thirty days of the final order. The file is often referred to in order to verify or substantiate activities for which charges against an agent or insurance company were brought.	Series contains: Hearing notices, orders, hearing transcript, correspondence, research notes, and final order reflecting disposition of case	Agency: I	Records Center: 24	Archives Center:
				Transfer to the State Records Center one year after case is closed		

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Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
03360	Coded Agent File (V)	This series documents disciplinary action taken against insurance agents licensed to sell insurance in Kentucky who have violated the Kentucky Insurance Code. It is created when complaints are received from policyholders against an insurance agent's business practices. Action is taken against the agent in the form of an agreed order or office administrative hearing. Final action taken can be: revocation of the agent's license, suspension or probation of the agent's license, voluntary surrender of the agent's license, or civil penalty.	Series contains: Statement of charges, agreed order, hearing transcript, and other miscellaneous documents pertinent to the file	Agency: 1	Records Center: 45	Archives Center:
				Transfer to the State Records Center five years after case is closed		
03361	Attorney Court Litigation File (C) KRS 61.878 (1) (i) (j)	This series documents all court litigation which involves the Office and its employees in its official capacity. It is created when court action is taken against the Office or it takes action against a party. The kind of action taken against the Office is a result of an appeal to the Court against a ruling/order by the Office. The Office takes action in court against a party as a result of: 1) foreign or domestic insurance company liquidation or rehabilitation, 2) failure to collect a civil penalty, and 3) enjoin violations.	Series contains: Court pleadings, correspondence, research notes, and related correspondence	Agency: 1	Records Center: 9	Archives Center:
				Transfer to the State Records Center one year after case is closed		
03362	Beverly Hills Supper Club Fire Litigation File Closed Date: 1/1/1988	Closed Series: This series was generated by numerous claims filed against the Office (then Office) on behalf of persons (and the estates of persons) injured or killed in the Beverly Hills Supper Club Fire in May 1978. At the particular time of the incident, the state fire marshal was employed by the then Office. It was the responsibility of the attorney employed by the then Office to represent the fire marshal, who was being sued for negligence. The case was dismissed.	Series contains: Correspondence, pleadings, exhibits, affidavits	Agency: 0	Records Center:	Archives Center: P
				Transfer to the State Archives Center		
03363	Legislative and Regulation Research File (C) KRS 61.878 (1)(i)(j) (V)	This series documents all necessary steps to comply with KRS Chapter 13A in the adoption of administrative regulations and to demonstrate their validity. It is used to explain the intent behind and the meaning of Office regulations. The Office is also called upon to comment on or to propose legislation on various subjects. Background information and Office comments are important to that process. Legal and legislative interpretation is a unique function of this division.	Series contains: Initial, amended, and final regulations; regulatory impact analyses; records of public hearings and public comments; statements of consideration; information supporting legislation and regulations; comments on legislation; correspondence and memoranda	Agency: 1	Records Center: 9	Archives Center:
				Transfer to the State Records Center one year after legislation and regulations are no longer subject to legal challenge and the need for interpretation has diminished		
03364	General Correspondence	This series documents general requests for information and responses to those requests by General Counsel. Inquiries may be in regard to the status of insurers, clarification of the types of coverage available by insurers, rates of premiums, legal interpretation of the Kentucky Insurance Code, and other general requests for information. The file is not crucial to the preservation of the administrative history of the agency but rather deals only with general operations of a non-policy nature.	Series contains: Copies of inquiries from individuals and insurance companies	Agency: 5	Records Center:	Archives Center:
				Destroy		

STATE AGENCY RECORDS RETENTION SCHEDULE

Environmental and Public Protection
Public Protection
Insurance
General Counsel

Retention

Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
03365	Reference and Information Material	The Office's General Counsel is on the mailing list of the National Insurance Law Service, and on a routine basis receives materials which are kept in the library, in particular, copies of insurance laws from other states. As new laws or regulations are enacted in other states, copies are received, that replace those that are outdated. The information is used as needed as cases arise that pertain to situations where other states' laws are a factor in the settlement of a case pending in Kentucky. The information is useful in studying or researching changes that may be needed in the Kentucky insurance law. The information is not crucial to the administrative function of this office, but provides a source of information and research.	Series contains: Periodicals; insurance laws from other states; books	Agency: 5 Destroy	Records Center:	Archives Center:
03420	U. S. Grand Jury Investigation File Closed Date: 12/1/1983	Closed Series: Beginning in 1979, the Office (then Office) was the subject of an investigation by a United States Grand Jury and the Attorney General of Kentucky. The investigation dealt with insurance agent licensing and the awarding of contracts by the state. Many records were subpoenaed and various recommendations were made to improve Office (then Office) procedures. Many of these recommendations were adopted, sometimes through Office (then Office) regulations. Thus, these records serve not only as a history of this period in the Office, but also as an object lesson concerning the creation of sound procedures.	Series contains: Grand Jury subpoenas; responses to subpoenas; documents furnished to the Federal Bureau of Investigations and the Office of the Attorney General; witness statements and interviews; Attorney General's recommendations; records relating to return of subpoenaed documents; licensing investigation (unauthorized licenses issued)	Agency: 0 Transfer to the State Archives Center	Records Center:	Archives Center: P
03492	Johnson Bonding Company, Inc. Litigation File - Bail Bondsmen (V)	This series reflects the litigious information representing a historical and legal situation that will not be duplicated in the Office of Insurance or the Commonwealth of Kentucky. Litigation is still pending in the courts (of more than one Kentucky county, primarily McCracken County where the Johnson Bonding Company had its home office). The suit addresses additional questions of the total amount of the sufficiency of security to satisfy the same. As of April 2005, ongoing litigation concerns property rights of litigants. The Bail Bondsmen program was repealed by the 1976 General Assembly. The outcome of the case against the Johnson Bonding Company will add to the historical significance of this program.	Series contains: Master files; audit reports; judgments; court judgments (of current litigation); correspondence; copy of record of pending actions	Agency: 1 Transfer to the State Archives Center one year after closure of litigation file	Records Center:	Archives Center: P

STATE AGENCY RECORDS RETENTION SCHEDULE

Environmental and Public Protection
Public Protection
Insurance
General Counsel

Records Title		Function and Use	Contents	Retention		
Series	and Description			Disposition Instruction		
03700	Master File - Bail Bondsmen Closed Date: 6/1/1976	Closed Series: This series documented that an individual serving as a bail bondsman had met the necessary requirements to act in that capacity. As defined in KRS 431.550, a bail bondsman is any person, partnership or corporation engaged for profit in the business of furnishing bail, making bonds or entering into undertakings, as surety, for the appearance of persons charged with any criminal offense or violation of law or ordinance punishable by fine, imprisonment and/or death before any court in the Commonwealth. It documented that the individual had deposited with the custodian of insurance securities the amount of \$2,500-\$50,000, as had been required by the then Office of Insurance. The deposit was security for liability incurred by the bail bondsman. It also documented that the bail bondsman had filed a schedule of rates of premiums to be charged with the then Office, for the purpose of regulating such rates. Semi-annual reports were submitted on bonds executed, fees charged, amounts of security received, name of courts in which bonds were posted, disposition, and power of attorney supporting bond. The elimination of the commercial bail bonding business was a constitutional exercise of the police power of the state to protect its citizens from a business found to be detrimental to their welfare.	Series contains: Application of license; security deposits; renewal applications; fingerprint and photo certification; correspondence; references; notice of outstanding judgments; reply form-record check; Power of Attorney to execute bail bonds	Agency: 0	Records Center:	Archives Center: P Transfer to the State Archives Center
03701	Judgments - Bail Bondsmen Closed Date: 6/1/1976	Closed Series: This series contains copies of bail bond judgments from courts throughout Kentucky and notices of outstanding and unpaid judgments on performance of bail bonding companies. The series was created due to the failure of the bail bondsman to pay the bond for an offender, who also failed to appear in court as scheduled. The bail bondsman was served with a Notice of Forfeiture, making him responsible for the bond of that offender. The criminal was served with a Bench Warrant to appear before the court. If he failed to appear and provide bail, the bail bondsman and offender were served with the Forfeiture Judgment, making them subject to whatever penalty(s) the court and/or the then Office might impose. The then Office had the authority to revoke the license of the bail bondsman.	Series contains: Notice of forfeiture; bench warrant; forfeiture judgment on bonding company; name of bonding company; name of bail bondsman; date of judgment; case number; amount of bond; charge	Agency: 0	Records Center:	Archives Center: I Transfer to the State Archives Center. Destroy upon approval of the State Archivist

STATE AGENCY RECORDS RETENTION SCHEDULE

Environmental and Public Protection
Public Protection
Insurance
General Counsel

Retention

Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
03617	Complaint/Enforcement System - (Electronic) (C) KRS 61.878 (1)(a)(i)(j)	This system documents information necessary to assist the legal and enforcement staff by providing complaint, investigative and enforcement data concerning insurance agents and companies doing business in Kentucky. The process is initiated with the receipt of a letter from a complainant. The Policyholder Service Complaint File (03357) is created. The information is investigated, and necessary legal or enforcement activity follows. The information is input into the system and is updated until resolution of the case. Ad hoc reports are created from the system providing summary reports by various categories, such as Property and Casualty complaints by name of enforcement officer, attorney, or General Counsel, or by the name of the insurance agent or company.	Series contains: Complainant; type of complaint; date of complaint; date of report; enforcement officer identification code; code to file by open or close status; status of complainant; who complaint is filed against; nature of complaint; policy type; disposition of complaint; relief or no relief of case; unfair claim settlement; recovery (amount, undetermined, NA); civil penalty; license restrictions-licensee; license restriction-insurer; total opened complaints; total closed complaints; total pending complaints; enforcement codes; insurer Internal Revenue Service number	Agency: 1	Records Center:	Archives Center:
				Delete information six months after closure of the appropriate case file		
05403	Association Filings - (Applications of qualified eligible employer associations)	This series documents the list of original members of the association committee of the Health Insurance Advisory Council and the required filings of the associations, under the terms of KRS 304.17A-005 (9) (a). An employer organized association is any entity that was qualified by the Commissioner (now Executive Director) as an eligible association, prior to April 10, 1998, and that has actively marketed a health insurance program to its members since September 8, 1996, and which is not insurer-controlled. Insurer-controlled means that an insurer has or had a substantial involvement in the organization or day-to-day operation of the entity for the principal purpose of creating a device, arrangement, or scheme by which the insurer segments employer groups according to their actual or anticipated health status or actual or projected health insurance premiums. There have been no new applicants since April 10, 1998.	Series contains applications of those qualified eligible employer associations	Agency: 5	Records Center: 15	Archives Center:
				Transfer to the State Records Center		

STATE AGENCY RECORDS RETENTION SCHEDULE

Environmental and Public Protection
Public Protection
Insurance
Health Insurance Policy and Managed Care

Retention

Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
05004	Health Company Policy Forms and Rates Filings (V)	This series documents health insurance companies' forms and rates that have been approved for use in Kentucky. Policies represented in this series are indemnity type, fee for service, but are not network-based (i.e., are not HMO's). Company forms and rates filings are filed in compliance with the Kentucky Insurance Code. The series consists of policy forms and rates for health and credit health. The files are referred to in order to resolve complaints, verify rate increases, review related forms, and to answer inquiries from consumers. Many contracts (policies) are being either sold or are still held by policyholders in Kentucky. Policy Experience Exhibits, which are required to be filed for health and credit health are also filed under the company's name and National Association of Insurance Commissioner's number.	Series contains: Company policy forms such as policy application, rider, endorsement, advertising material, booklets or pamphlets, or others maybe found in this file. In addition to the company forms filed, there are also Office forms required in filing certain types of forms, i.e. Face Sheet and Verification Form F-1 LH, Certification Form PC-2, Actuarial Certification Form PC-4 (Health), cover letters and correspondence, policy experience exhibits, prospectuses and annual reports, which are required for certain types of policies	Agency: 50	Records Center:	Archives Center:
				Destroy after audit		
03235	Health Maintenance Organization Form and Rate Filings (V)	This series is used to resolve complaints, review related filings, verify rates and to answer inquiries from consumers. Health Maintenance Organizations operate and file their forms in accordance with KRS 304, Subtitle 38. This record documents the coverage of any HMO plan in Kentucky and the rates for the coverage. The series consists of forms and rates filed by the HMO for different plans of coverage, and also consists of advertising filed and approved. Out-of-state companies can sell HMO plans in Kentucky, if properly licensed.	Series contains: Certificate of authority; reinsurance agreement; statements of coverage; rates; advertising; F-1 face sheet and verification form	Agency: 50	Records Center:	Archives Center:
				Destroy after audit		
05417	Health Benefit Plan Rate Filing (C) KRS 61.878(1)(C)(1)	This series documents the health benefit plan rates and rating methodology filed by insurers with the Office of Insurance, as required under KRS 304.17A-095. these documents are filed with the Office for approval and include information (e.g., Actuarial Memoranda, actual rates or formulas, income and expense worksheets) to demonstrate the need for the filed rate or formula. Insurers are required to file annually, though filings can be amended throughout the year. A filing can be disapproved or withdrawn by the Office. In that instance, the insurer must refile with appropriate changes to the plan rates.	Series contains order of approval or disapproval, income and expense worksheet, actuarial memorandum, rates or rating formula, trend analysis, provider discount amounts, and required forms.	Agency: 2	Records Center: 8	Archives Center:
				Transfer to the State Records Center		

STATE AGENCY RECORDS RETENTION SCHEDULE

Environmental and Public Protection
Public Protection
Insurance
Health Insurance Policy and Managed Care

Retention

Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
03237	Self-Funded Health Plans (V)	This series documents Self-Funded Health Plans in which an employer, through its own funding, provides hospital or surgical benefits to its employees. The plans are administered by either: 1) the employer; 2) a third party administrator; or 3) a commercial insurer. Although self-funded plans are exempt from the majority of state insurance laws, as described in KRS 304.1-120, there are certain requirements that the plans must adhere to: 1) As required in KRS 304.32-300 - 320, all plan administrators must notify the Office thirty days prior to implementing the plans; 2) All plan administrators must be filed and maintained by the Division and kept at hand for quick reference and updating. This series is maintained electronically in an Excel spreadsheet.	Series contains: Correspondence from the plan administrator notifying the Office of the plan, the conversion policies, and related correspondence	Agency: 1	Records Center:	Archives Center:
				Destroy when obsolete		
05013	Kentucky Health Insurance Market Research Records (C) Ky. Rule of Evidence 503	This series documents Kentucky's health insurance market, beginning with the year 1995. It aids in providing an understanding of the major insurance reforms enacted at both the state and federal level. It also documents the creation of statutorily appointed entities whose members are involved in policy development related to Kentucky's health insurance market. NOTE: Series may contain reports, minutes and publications which may need to be retained permanently.	Series contains: Information related to task forces and subcommittees formed to review/recommend health insurance legislation; publications and reports produced regarding the Kentucky health insurance market and research leading to the publications or reports. It also contains information about Kentucky Kare (defunct); Kentucky Health Purchasing Alliance (defunct); Kentucky Health Policy Board (defunct); the Health Insurance Advisory Council; and the Kentucky Health Care Improvement Authority.	Agency: 1	Records Center: 14	Archives Center:
				Transfer state publications, reports and minutes to the State Archives Center. Destroy balance of file		

STATE AGENCY RECORDS RETENTION SCHEDULE

Environmental and Public Protection
Public Protection
Insurance
Health Insurance Policy and Managed Care

Retention

Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
05331	Utilization Review and Independent Review Entity File	This series documents the registration of insurers and private review agents to perform utilization reviews, as required in KRS 304.17A-607. Utilization review is a review of the medical necessity and appropriateness of hospital resources and medical services given or proposed to be given to a covered person for the purposes of determining payment. As part of the registration process, private review agents and insurers are required to file an application and submit written policies and procedures to demonstrate compliance with insurance code laws. The Office also certifies independent review entities. An independent review entity is an individual or organization that performs external reviews. The program provides covered persons with a formal, independent review to address disagreements between the covered person and that person's insurer regarding an adverse determination made the insurer, its designee, or a private review agent (KRS 304.17A-621). Utilization and independent review agents have to reapply every two years.	Series contains: Application form and policies and procedures for utilization review registration, and independent review entity registration	Agency: 2	Records Center: 4	Archives Center:
				Transfer to the State Records Center		

STATE AGENCY RECORDS RETENTION SCHEDULE

Environmental and Public Protection
Public Protection
Insurance
Insurance Fraud Investigation

Records Title		Function and Use	Contents	Retention		
Series	and Description			Disposition Instruction		
04872	Case Referral File (C) KRS 304.47-060 (4); KRS 61.878 (1)(h)(i)(j)(k)	This series documents the referrals alleging fraudulent acts by individuals or entities received by the Division. The referrals are evaluated to determine if a criminal investigative case file (series 04873) should be opened. Some referrals require additional information before an evaluation can be made. Others may be placed in a "pending" category, where an investigative file will be opened, providing sufficient resources are available. Referrals can be closed, that is not pursued, due to lack of merit; or closed because they are too difficult to investigate and prosecute, in relation to pending cases and the current cases being investigated. The receipt of one referral may not result in an immediate investigation. Several referrals relating to a particular company, agent, etc. may be necessary before a formal investigation can begin. KRS 304.47-020 defines fraudulent insurance acts and the penalties associated with them.	Series contains: Referral form; letters describing criminal fraud allegation; and supporting documentary evidence	Agency: I	Records Center:	Archives Center: Destroy referrals that do not result in an investigation after twenty years
04873	Investigative Case File (C) KRS 61.878 (1)(h)(i)(j)(k) (V)	This series documents the formal investigations into alleged fraudulent insurance acts undertaken by the Division. It is a working file for the investigator or attorney which documents possible criminal actions by the perpetrator. The Division reports any alleged violations of law, which the investigations disclose, to the appropriate licensing agency, the Commonwealth's Attorney, Attorney General, or other prosecuting agency having jurisdiction with respect to the violation(s), as required in KRS 304.47-050 (4). In addition to filing a report with the appropriate prosecuting agency, the Executive Director may, through the Attorney General, prosecute violations in the Circuit Court of the county in which the alleged wrongdoer resides or has his principal place of business, in the Circuit Court of the county in which the fraudulent act was committed, or, with the consent of the parties involved, in the Franklin County Circuit Court.	Series contains: Referral information from insurance companies, private citizens, law enforcement agencies; witness interviews and depositions; evidence, such as copies of checks, insurance applications, policies, bank records, medical records, accident reconstruction reports, and business records; agency records; and information derived from search warrants and subpoenas	Agency: I	Records Center: 20	Archives Center: Transfer to the State Records Center five years after case closure, and all appeals have been exhausted
04874	Evidence File - (Contains other than documentary materials) (C) KRS 61.878 (1)(h)(i)(j)(k) (V)	This series documents the evidence gathered as a result of investigations of alleged fraudulent insurance acts. Evidence refers to any item collected by the Division during its investigations which may be produced or exhibited during a criminal trial or hearing, as proof of facts and made part of the case. While there is certain documentary evidence which is contained in investigative case files (series 04873), other evidence may be collected, such as computers, case file material, bank records, computer printouts, etc., in such volume that inclusion in the specific case file is not possible. A special room within the Division has been set aside for the storage of these materials. In addition, procedures have been developed for the purpose of establishing a chain of custody in court, and for the purpose of establishing that the evidence has not been tampered with and is admissible in a court case.	Series contains: Insurance files; audio/videotapes; computers; computer printouts; bank records; photographs; and other physical evidence	Agency: I	Records Center:	Archives Center: Destroy five years after final disposition of case, and when no longer needed for litigation or other administrative purposes

STATE AGENCY RECORDS RETENTION SCHEDULE

Environmental and Public Protection
Public Protection
Insurance
Insurance Fraud Investigation

Retention

Disposition Instruction

Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
04875	Special Investigative Unit Plan File - (Plans are submitted by insurance companies per 806 KAR 47:030)	This series documents the receipt of Special Investigative Plans submitted by insurance companies, as required in 806 KAR 47:030. All insurance companies licensed to do business in the state of Kentucky are required to employ special investigative units to combat insurance fraud. The plans provide particulars as to the composition of each company's unit and the methods used to communicate instances of insurance fraud to the division. The plans also set forth the insurance companies' policies and procedures to detect and investigate suspected fraudulent claims. The division uses the information to coordinate criminal investigations and to effectuate communication and cooperation among the special investigative units, the division, and other relevant law enforcement agencies.	Series contains: Each plan contains 1) methods to detect and investigate suspected fraudulent claims; 2) development and implementation of an antifraud strategy; 3) provisions to educate and train claims handlers; 4) policies to cooperate with insurer's claims handlers, legal personnel, technical support personnel, and database support personnel; 5) procedures to facilitate insurer communication; and 6) procedures to encourage and coordinate communication with the division and other law enforcement agencies	Agency: I	Records Center:	Archives Center:
				Maintain current plans. Destroy previous plans when superseded		

STATE AGENCY RECORDS RETENTION SCHEDULE

Environmental and Public Protection
Public Protection
Insurance
Kentucky Access

Records Title		Function and Use	Contents	Retention		
Series	and Description			Disposition Instruction		
05411	General Correspondence	This series documents requests for information and matters of a routine nature, such as eligibility, for the state's high risk insurees. The correspondence file is not crucial to the preservation of the administrative history of the agency, but rather deals only with general operations of a non-policy nature.	Series contains: copies of inquiries from individuals and insurance companies.	Agency: 5	Records Center:	Archives Center:
				Destroy		
05412	Application File (Denied) (C) KRS 61.878(1)(a) (V)	This series documents application, eligibility, and other activities for applicants who are denied enrollment to the Kentucky Access program, pursuant to KAR 17:320. Kentucky Access is a state-authorized health plan that offers medical coverage to Kentuckians who find it difficult to obtain health insurance in the individual insurance market. Applicants must show eligibility for the program. An applicant is eligible for the program under several conditions: If one is eligible under HIPPA or the Guaranteed Acceptance Program (GAP); if one is a twelve month resident of Kentucky and: (1) has been rejected by a private insurer for individual medical coverage substantially similar to Kentucky Access coverage, or (2) has been offered individual medical coverage at a premium rate higher than the premium rate charged by Kentucky Access for substantially similar coverage, or (3) has one of thirty-five specified high cost medical conditions, or (4) is an eligible dependent of a Kentucky Access enrollee. Benefits are administered by an under-contract third-party administrator. Approximately 54% of applicants have been denied enrollment to date (April 2005).	May contain: application; eligibility support documents; correspondence.	Agency: 1	Records Center: 6	Archives Center:
				Transfer to the State Records Center one (1) year after termination of contract with third-party administrator.		
05413	Enrollee File (C) KRS 61.878(1)(a)	This series documents enrollment, claims, and complaints received from Kentucky Access enrollees. Approximately 46% of applicants have been enrolled to date (April 2005). Issues complainants address include, but are not limited to, claims payment, network issues (Are providers in network or out of network?), customer service issues, identification cards not received, pharmacy problems, and eligibility issues. The complaints are administered through an under-contract third-party-administrator (TPA). Applicants and enrollees have complaint and appeals rights pursuant to KAR 17:320 (determinations of ineligibility) and KRS 304.17A-617 (denials of coverage). Applicants must file appeals of ineligibility determinations within 30 days of the determination. The TPA must issue a decision within 30 days of receipt of the request, and the applicant must request an administrative hearing on that decision, if a hearing is desired, within 30 days of its issuance. That hearing must be scheduled by the Office of Insurance within 60 days of receipt of appeal, and is subject to the requirements of KRS 13B. Enrollees' appeals of denials of coverage may be heard through an internal and/or an external procedure. The former may take up to 30 days upon receipt of appeal; the latter may take up to 35 days upon notice of appeal.	May contain: correspondence, application copies, eligibility supporting documentation, copies of claims.	Agency: 1	Records Center: 6	Archives Center:
				Transfer to the State Records Center one (1) year after termination of contract with third-party administrator.		

STATE AGENCY RECORDS RETENTION SCHEDULE

Environmental and Public Protection
Public Protection
Insurance
Kentucky Access

Records Title		Function and Use	Contents	Retention		
Series	and Description			Disposition Instruction		
05414	Enrollee Renewal File (C) KRS 61.878(1)(a) (V)	This series documents Kentucky Access policyholders' annual enrollment. Enrollees receive an enrollment packet 30 days prior to the first day of their effective date month. Unless and enrollee requests a different date, the effective date is the first day of the month following the application month.	Contains: correspondence; rates sheet; benefits summary; enrollment change forms; plan change summary; rider information.	Agency: I	Records Center: 6	Archives Center:
				Transfer to the State Records Center one (1) year after termination of		
05415	Third-Party- Administrator Contractor Review (C) KRS 61.878(1)(a)	This series documents the quarterly reviews of the Kentucky Access program's third-party-administrator's (TPA) enrollment and claims processes, as authorized by KRS 304.17B-011(3)(h) and 304.2-210 and conducted according to KRS 304.2 and 304.3. Reviews are conducted by the Office of Insurance's Kentucky Access staff. The purpose of the reviews is primarily to ensure that enrollee eligibility requirements under KRS 304.17B-015(2) are being met by the TPA. Findings are submitted to the Executive Director of the Office of Insurance and to the third-party-administrator.	Contains: Random sample list of enrollees; findings worksheet; findings letter.	Agency: I	Records Center: 6	Archives Center:
				Transfer to the State Records Center one (1) year after termination of contract with third-party administrator.		

STATE AGENCY RECORDS RETENTION SCHEDULE

Environmental and Public Protection
Public Protection
Insurance
Life

Records Title		Function and Use	Contents	Retention		
Series	and Description			Disposition Instruction		
03234	Company Policy Forms and Rates Filings (V)	This series documents companies' forms and rates that have been approved for use in Kentucky. Company forms and rates filings are filed in compliance with the Kentucky Insurance Code. The series consists of policy forms and rates for life and credit life. The files are referred to in order to resolve complaints, verify rate increases, review related forms, and to answer inquiries from consumers. Many contracts (policies) are being either sold or are still held by policyholders in Kentucky. Policy Experience Exhibits, which are required to be filed for accident, credit life and credit accident, are also filed under the company's name and the National Association of Insurance Commissioner's number. Approximately 70% of filings are recorded and maintained in paper, while approximately 30% are accomplished electronically through SERFF (System for Electronic Rate Form Filing) maintained by NAIC.	Series contains: Company policy forms such as policy application, rider, endorsement, advertising material, booklets or pamphlets, or others may be found in this file. In addition to the company forms filed, there are also Office forms required in filing certain types of forms, i.e. Face Sheet and Verification Form F-1 LH, Certification Form PC-2, Actuarial Certification Form PC-3 (Life & Annuities), cover letters and correspondence, policy experience exhibits, and prospectuses, and annual reports, which are required for certain types of policies.	Agency: 50	Records Center:	Archives Center:
				Destroy after audit		
03238	Orders of Disapproval (V)	This series is required by KRS 304.14-120 and 130. It is comprised of legal documents which must be presentable in the case of dispute. The order is the official disapproval of a form or rate filing that has not met the requirements of insurance laws and regulations. The orders are referred to, especially as forms are resubmitted for approval and/or for further explanation. Approximately 70% of orders are recorded and maintained in paper, while approximately 30% are accomplished electronically through SERFF (System for Electronic Rate Form Filing) maintained by NAIC.	Series contains: The legal order of disapproval only	Agency: 50	Records Center:	Archives Center:
				Destroy		

STATE AGENCY RECORDS RETENTION SCHEDULE

Environmental and Public Protection
Public Protection
Insurance
Market Conduct

Retention

Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
03354	Market Conduct Examination Work Papers (C) KRS 61.878 (1)(i)(j)	This series documents the work papers used to compile a market conduct examination report of insurance companies. The information used to compile the report (03355) consists of claims, payments to insured, organization of the company, complaints of Kentucky insured, advertising, and agent records. Examiners are employed through personal service contracts with insurance companies to do the research and complete the reports.	Series contains: Reviews/evaluations of insurance company records; life/health reports contain information on history and plan of operation, sales and advertising, underwriting, rating practices, filings, claims, practice, non-forfeiture options, consumer and Office complaints, and municipal premium taxes; property and casualty reports contain information on statistical rating studies and profitability, sales and advertising, history and management, underwriting and rating practices (homeowner and auto), complaints, and claims management	Agency: 3 mo	Records Center: 4yr/9mos.	Archives Center:
				Transfer to the State Records Center		
03355	Market Conduct Examination Report File (C) KRS 304.2-270 (Domestic exams only)	This series documents the market conduct of insurance companies. Examiners from the Office complete reports utilizing work papers obtained from insurance companies (03354). The reports are then reviewed and approved, unless some action is taken against the companies. If there is a discrepancy in a report, the Office contacts the company to resolve it, which can sometimes result in a fine or a revocation. The reports contain information on claims, payments to insureds, organization of the company, complaints of Kentucky insureds, advertising, and agent records. A report is not completed on every company every year. A random selection is made to determine which company will be examined each year. If there have been problems with a particular company, a report will be completed.	Series contains: History and plan of operation; sales and advertising; underwriting; rating practices; filing; claims practices; non-forfeiture options; consumer and Office complaints; and municipal premium taxes. Property and casualty reports contain: statistical rating studies and profitability; sales and advertising; history and management; underwriting and rating practices (homeowner and auto); and claims management	Agency: 5	Records Center: 5	Archives Center:
				Transfer to the State Records Center		

STATE AGENCY RECORDS RETENTION SCHEDULE

Environmental and Public Protection
Public Protection
Insurance
Property and Casualty

Retention

Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
03139	Consumer Information System Statistics	This series documents the process by which the Office secures information regarding insurance company rates, supplementary rate information, and supporting information. KRS 304.13-081 requires that the Office gather this information and make it available to consumers in published form. Insurers, Advisory Organizations, and other parties conducting the business of insurance in Kentucky must cooperate by providing the Office with rate and price information. The statistical information is published through the Office approximately every two years and made available to consumers as insurance is paid for through a surcharge assessed against individual insurers by the Office. The statistical information was gathered through the completion of a report submitted to the Office on an annual basis by individual insurers. Collection of information now takes place through the Oracle system on the Internet. Publication takes place through the Consumer Protection unit of the Office of Insurance.	Series contains: Individual company name; name of preparer; National Association of Insurance Commissioners (NAIC) number; phone number; annual premium amounts collected by territory (Louisville, Covington, Lexington, Mayfield, Harlan, Ashland, and Owensboro) broken down by types of specific coverage	Agency: 5 Destroy	Records Center:	Archives Center:
04122	Closed Claim File - Bodily Injury Closed Date: 12/31/1998 (C) KRS 304.3-245(4) - Individual bodily injury claim	CLOSED SERIES. This series documents that personal and bodily injury claims/settlements were filed through an insurance carrier and submitted to the Office, as required by KRS 304.3-245. A claim file is closed when the final amounts have been paid to each claimant. This law was established and implemented in 1988. The coverage included is for bodily injury liability only. The lines of insurance included are mono-line general liability (excluding workers' compensation), commercial and personal automobile, commercial and personal multi-peril, medical professional liability, and professional liability, other than medical professional. The settlement amount determines the form used. Settlement amounts between \$1-10,000 are included on the quarterly summary. Settlement amounts between \$10,001-25,000 are filed on the short form. Settlement amounts \$25,001 or more are filed on the long form. (It contains other detail questions pertaining to wage losses, expense payments, collateral sources, future medical expenses.) The Office uses these reports in order to compile the annual summary that is submitted to the Governor and the presiding officers of the General Assembly.	Series contains: Insurer's name; tax identification number; supplemental report/out-of-state; claim file identification number/name; date of injury, date reported to insurer, date suit filed, date of trial, date claim closed; county code where injury occurred, suit filed, trial; policy information (type, class, limits); involvement of attorney; information on settlement/verdict; defendants; percentage of fault; total paid to claimant; punitive damages; amount of expense payments; type of Injury; collateral sources; wage loss; anticipated medical expenses/wage loss	Agency: 5 Destroy	Records Center:	Archives Center:

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03126	Bureau Files - (Documents rating organizations, advisory organizations, re- insurers) (V)	This series documents pertinent information from Rating Organizations, Advisory Organizations, Joint Underwriters and Re-Insurers, and other similar organizations insurers in Kentucky may belong to. These bureaus or organizations must be licensed by the Division of Financial Standards prior to disseminating information to the various insurance companies conducting business in Kentucky. The Division of Property and Casualty is responsible for the maintenance of this series. The organizations collect statistical data from their members; develop statistical plans; distribute pure premium data; distribute manuals of rating rules and schedules; conduct research; prepare policy forms and endorsements; and compile and distribute past and current prices of insurers. Not more than fifteen days after distribution to its members, these organizations must file with the Office copies of statistical plans, manuals of rating rules, rating schedules, and modifications, as required in KRS 304.13-091. The series is referred to frequently to advise insureds and insurers, particularly when there are legal questions as to the conduct of business. Approximately 40% of these files (as of March 2005) are maintained in PDF format in the System for Electronic Rate Form Filing (SERFF).	Series contains: Copies of manuals, policies, forms, endorsements, rate tables, statistical data, research reports, and related correspondence	Agency: P	Records Center:	Archives Center:
				Retain in agency		
03127	Company Filings - (Documents forms policies, modifications and conditions of rates) (V)	This series documents the requirement contained in KRS 304.13-051 that every insurer, competitive and non-competitive markets, has filed with the Office its rates and supplementary information. The documents must be filed not later than fifteen days after the date of first use. Non-competitive market information must be filed thirty days prior to the proposed effective date of the rates. Additionally, companies must submit copies of all rating manuals, underwriting rules and guidelines to the Office. All such regulations must be adhered to as filed, until changed or amended by the company. Legal action may be taken against companies that have not met this requirement and that subsequently pass approved changes or amendments to the consumer without the approval of the Office. In effect, the series documents the forms, policies, modifications and conditions of rates the insurance company will use in the conduct of its business. Approximately 40% of these files (as of March 2005) are maintained in PDF format in the System for Electronic Rate Form Filing (SERFF).	Series contains: Copies of manuals, policies, rate tables, and any other information deemed necessary by the Office to document the conduct of business by the insurance company	Agency: P	Records Center:	Archives Center:
				Retain in agency		

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03128	Surplus Lines Filings (V)	This series documents insurance business placed lawfully with companies not admitted to do business in Kentucky. Surplus lines involves high risk insurance, special risk insurance, or unusual risk insurance. Brokers must report to the Office the placement of insurance with a non-admitted company within sixty days of the procurement date and within ninety days if placed with an alien (not within the United States) company. The broker must complete an affidavit swearing that the placement of the insurance cannot be placed unless it is with a non-admitted company and that an admitted company (one that is licensed to transact business in Kentucky) will not take it. Brokers are required to provide copies of affidavits, policies, daily reports and records of tax payments, as required in KRS 304.10-040. Beginning in September 2004, this series has been filed electronically through the Office's Oracle system.	Series contains: Affidavits; copies of insurance policies; daily reports; and/or records of taxes collected on surplus lines insurance	Agency: 1	Records Center: 4	Archives Center:
				Transfer to the State Records Center. Destroy after audit		
03129	Surplus Lines Annual Statements	This series documents the amount of surplus lines insurance transacted during each calendar year and the amount of tax collected in regard to transactions. As required in KRS 304.10-170, brokers must submit a verified statement of business transacted, as well as a statement verifying that no business was transacted during the year, if applicable. This series directly relates to Series 03128, Surplus Lines Filings, in which the broker attests to the placement of surplus lines with non-admitted or alien insurance companies. A random selection of surplus lines brokers' filings, along with annual statements, is made for the purpose of a review to ascertain if taxes collected on the transactions of business are in line with established regulations. Legal action by the Office may be taken if the broker has failed to submit the required annual statements. Annual statements must be on file by April of each year, for the preceding year. The statements must include a breakdown of the tax assessed against premiums on surplus lines insurance transacted with an unauthorized insurer.	Series contains: Broker name; date insured; insurance company name; insured's name; description of risk; kind of class of coverage; amount of premium; surplus lines tax; policy number; tax total; certification statement; signature of notary public	Agency: 1	Records Center: 4	Archives Center:
				Transfer to the State Records Center. Destroy after audit		
04995	Surplus Lines Miscellaneous Correspondence	This series documents the receipt of general information from Surplus Lines companies. The correspondence relates to a company's position within the state and the writing of surplus lines insurance.	Series contains correspondence	Agency: 2	Records Center: 3	Archives Center:
				Transfer to the State Records Center		

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03130	Consent-to-Rate Filings - (Individual companies)	This series documents the application process to obtain the authority to change a premium rate that is different from the published rate of the insurer. Particularly with surplus lines insurance, covering a specific risk is often only obtained at a higher rate. A consent-to rate involves an agreement between the insurer and the insured to accept the rate that is higher than the normal published rate. It also sets forth the limitations of the coverage and specifies exactly what conditions are required by the insurer to transact the coverage. Filings must specify the reasons for the higher rate, and the Office must be advised of the unpublished rate. Some examples of consent-to-rate filings might be for insurance for physical damage to coal trucks, insurance for the operation of tanning beds, and insurance involving liquor sale liability. The series is now maintained electronically in an Access database. It is included in the Company Filings (03127).	Series contains: Consent-to-rate endorsement; policy number; inception and expiration date; name and address of agent of record; insurer name; insured's name and address; limits of coverage; total premium charged; fact the rate exceeds filed rate and reasons; and consent of the insured	Agency: 5 Destroy	Records Center:	Archives Center:
03131	No-Fault Rejection Form (V)	This series documents the rejection by insureds of no-fault insurance, which then allows the victim of an accident to sue for medical expenses that exceed \$1000. The rejection of no-fault must be on file with the Office prior to an accident. Rejection of no-fault remains in effect until canceled by the insured. The No-Fault Insurance went into effect 07/01/75, as required in KRS 304.39, Motor Vehicle Reparations Act. The purpose of the law is to provide for personal injury benefits not to exceed \$10,000, by requiring that all registrants, owners, and operators of motor vehicles procure insurance covering basic reparation benefits. The intent is to provide prompt medical treatment, prompt payment for such treatment, reduce the need for litigation, and to ensure reasonable prices for motor vehicle insurance.	Series contains: A statement of acceptance of no-fault and what that entails and lists options provided for rejection of no-fault; provides for the listing of all members of the household and their acceptance or rejection of no-fault. Each individual must provide name, date of birth, social security number, and signature. The series also contains the address of the insured, insurer, policy number and date signed	Agency: P Retain in agency	Records Center:	Archives Center:
03132	No-Fault Rejection Database (Electronic)	This series is used to store pertinent information regarding the rejection or acceptance of no-fault insurance. As rejection/acceptance information is received by the Division, it is entered into the database, for the purpose of easy reference. The database is updated daily. This series is run as an Access database. Database is relational.	Series contains: Social security number and/or name of individual business rejecting/accepting no-fault insurance; individual's date of birth; date rejection form received; date record last updated; and the no-fault form number	Agency: I Update as changes occur	Records Center:	Archives Center:

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03133	No-Fault Verification Request	This series provides for verification by the Division of rejection or acceptance of no-fault insurance by insureds. It is used to respond to requests for verification of no-fault verification request form. It must be retained in the event of litigation, to document that the Office has proof of the verifications.	Series contains: Account number; date for which status is requested - current, other; requestor name and address; corporation or individual name; possible name alternate; address; social security number; birth date; and signature of requestor	Agency: P	Records Center:	Archives Center:
				Retain in agency		
03134	Declaration of Compliance - (By company) (V)	This series documents that insurance companies are complying with the laws governing no-fault insurance, as required in KRS 304.39-100 (2). The above statute requires that an insurance company authorized to transact business in Kentucky file with the Office, as a condition of its continued business, a form which certifies that it will provide the basic reparation benefits and minimum security for tort liabilities.	Series contains: A certification statement that insurance company is complying with no-fault insurance laws; day of declaration of compliance; insurance company name; and title and signature of insurance officer	Agency: P	Records Center:	Archives Center:
				Retain in agency		
03136	Settlements and/or Judgments Rendered Against Health Providers - (Medical malpractice files) (V)	This series documents that the Office has received copies of all malpractice claims settled against a health care provider by the malpractice insurer, and copies of all judgments resulting from final adjudication by a court of law against a health care provider. KRS 304.40-310 requires that all such settlements and judgments be filed with the Office within sixty days following final action by the malpractice insurer or a court of law. The Office is charged with the responsibility for maintaining, for statistical and research purposes, the above information to assist in its regulatory mandates.	Series contains: Name and address of health care provider; claimant name and address; nature of the claim; information on damages asserted and injuries involved; the amount of the settlement or judgment; and related correspondence where applicable	Agency: P	Records Center:	Archives Center:
				Retain in agency		
03137	Medical Malpractice Report	This series documents in summary form the amounts of malpractice settlements and judgments rendered against health care providers. It also provides information on malpractice insurers and whether or not claims were settled or adjudicated in a court of law. The report is compiled on a quarterly basis from information contained in Series 03136, Settlements and/or Judgments Rendered Against Health Providers. The report is scanned and maintained as electronic images.	Series contains: A breakdown, by medical category, of dollar amounts of malpractice settlements and/or judgments	Agency: 10	Records Center:	Archives Center:
				Destroy		
03138	General Correspondence	This series documents general requests for information and responses to those requests by the Division. Inquiries may be in regard to the status of insurers, clarification of the types of coverage available by insurers, rates of premiums, or any other general request for information. Additionally, correspondence may relate to clarification of regulations and/or the Office's responsibilities in regard to specific regulations or requirements. The correspondence file is not crucial to the preservation of the administrative history of the agency, but rather deals only with general operations of a non-policy nature.	Series contains: Responses to inquiries from individuals and insurance companies	Agency: 5	Records Center:	Archives Center:
				Destroy		

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03660	Appraisal File (V)	This series documents all pertinent data for state-owned buildings and facilities throughout Kentucky as pertains to the value of the property (structure, size, design, type of occupancy), and information relative to the agency that occupies the building. Appraisers are assigned buildings by certificate numbers to update or complete appraisals on property. Buildings are appraised every three years. The program began in 1969, pursuant KRS 56.080. Prior to that, the Division of Real Properties, Finance and Administration Cabinet, had responsibility for an original appraisal upon acquisition of the property. There were no reappraisals completed. The appraiser completes the Calculator Cost Form, which, until January 2002, was input into the State Risk and Insurance Services System (SRISS) (03669). In January 2002, staff began inputting the information into an Oracle system. The SRISS produced, and Oracle now produces, the Building Appraisal Master Worksheet which is created prior to updating an appraisal (and is included in the Appraisal File). If an agency makes a construction change in a building, or purchases a new building, it files an agency report, which will initiate a new appraisal. The file is referenced each time a new appraisal is completed, or when a claim is filed. All appraisal information concerning a building or facility can be found in this series.	Series contains: Name of building; name of agency; agency correspondence; correspondence relative to construction of a building; calculator cost form; building appraisal master worksheet; photographs; inspection reports; agency report (for updates or changes); diagram of building; SRISS Evaluation Report; SRISS Detail Appraisal Report	Agency: 1	Records Center:	Archives Center: P Transfer to the State Archives Center six years after last appraisal
03663	Commercial Policy - Except Liability File (V)	This series documents the insurance coverage in effect for all state agencies for perils not included in the State Fire and Tornado Insurance Fund (SFTIF). It is a commercial policy created upon request of an agency. The policy provides additional, optional coverage, whereas the SFTIF is mandatory (with basic coverage). This is a policy that once it has expired, the coverage or protection and liability it provided no longer exists. Under the terms of KRS 45A.022, an agency is to work with the State Risk and Insurance Services Division to purchase commercial insurance, unless an emergency exists, competition is not feasible, or the annual premium is less than \$10,000. The Executive Director determines, with the concurrence of the Secretary of the Finance and Administration Cabinet, whether to approve the purchase of such insurance. The types of policies this insurance provides coverage for would be automobile, bonds for public officials, crime, marine, boiler/machinery, flood, sprinkler leakage, business income, workers' compensation, or earthquake.	Series contains: Copy of policy (name of agency, amount of coverage, amount of premium, policy terms and number, class/type of insurance, payment plan, expiration date); correspondence with agency; name of agent; recap sheet	Agency: 3	Records Center: 2	Archives Center: Transfer to the State Records Center. Destroy after audit

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Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
03664	Commercial Liability Policy File (V)	This series documents the insurance coverage with liability in effect for all state agencies for perils not included in the State Fire and Tornado Insurance Fund (SFTIF). It is a commercial policy created upon request of an agency. The policy provides additional, optional coverage, whereas the SFTIF is mandatory (with basic coverage). There is potential for claims to be filed against this policy after the expiration of the policy. Under the terms of KRS 45A.022, an agency is to work with the State Risk and Insurance Services Division to purchase commercial insurance, unless an emergency exists, competition is not feasible, or the annual premium is less than \$10,000. The Executive Director determines, with the concurrence of the Secretary of the Finance and Administration Cabinet, whether to approve the purchase of such insurance. The types of policies this insurance provides coverage for would be commercial general liability, which is coverage on the public while on state premises, such as the state fair grounds; professional liability (doctors, attorneys); garagekeepers, airport/aircraft/hangarkeepers.	Series contains: Copy of policy (name of agency, amount of coverage, amount of premium, policy terms and number, class/type of insurance, payment plan, expiration date); correspondence with agency; name of agent; recap sheet	Agency: 5	Records Center: 45	Archives Center:
				Transfer to the State Records Center. Destroy after audit		
03665	State Fire and Tornado Reinsurance Policy File (V)	This series documents the reinsurance coverages of the Commonwealth's State Fire and Tornado Insurance Fund (SFTIF), the state's self-insured fund. A reinsurance policy is a policy or contract by which an insured (the state) procures a third person to insure it against loss or liability by reason of original insurance. It is a contract that one insurer makes with another to protect the latter from a risk already assumed. The limits of coverage are divided among several companies to prevent insolvency of one insurer. This type of policy insures the solvency of the SFTIF, in the case of a catastrophe. It is an all-risk policy that provides protection against all risks of direct physical loss of or damage to the property insured, with the exception of normal exclusions, such as smog, dampness, normal wear and tear, and nuclear war. Floods and earthquakes are covered by the policy. It defines coverages and interprets terms and conditions of the policy against future litigation. The SFTIF has a \$300,000/occurrence deductible. The reinsurance policy has a \$100,000,000 cap.	Series contains: Policy (with terms, conditions, limits); correspondence (between Office and insurance agent)	Agency: 5	Records Center: 15	Archives Center:
				Transfer to the State Records Center. Destroy after audit		
03667	Bid Specification File for Insurance Policies	This series documents the needs and required coverages, terms, conditions, cancellation or alteration of a policy that is to be issued to a state agency. It is initiated by the Office, then sent to Division of Purchases, Finance and Administration Cabinet, to bid. Once a contract is awarded, a policy is issued. Usually, a policy is written for a three-year period with an additional three-year renewal option, or a one-year period with two one-year renewal options. With each renewal, premiums may be negotiated. The series provides information when other agencies have a request or need to purchase insurance.	Series contains: Name of agency; deductible; terms and conditions (negotiable, annual premiums, number of days notice before cancellation, items or equipment to be added to policy); requirements; coverages; loss experience; bid sheets/rate; name of contact person; copy of purchase order requisition	Agency: 6	Records Center:	Archives Center:
				Destroy		

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Series	Records Title and Description	Function and Use	Contents	Disposition Instruction		
03670	State Risk Claims File (V)	This series documents that a loss has occurred, and the proper papers or reports have been completed and filed to repair or reconstruct damaged property. It is the history of a claim. It describes damage that has occurred to state property. An agency that has had a loss will contact the Office using a Notice of Loss form. Estimates are gathered, the property is repaired, and the claim file is closed. An average time frame for servicing and settling a claim is anywhere between a week to six months, dependent on the extent of the damage. The Division deals only with property losses. The insurance carrier would be the primary source of information for those losses with liability (Commercial Liability Policy-03664). This series provides a loss history for agencies which, in turn, provides information for determining insurance premiums. An agency with a low loss ratio may receive certain credits, which will lower an annual premium.	Series contains: Notice of Loss; two proofs of loss (breakdown of loss, settlement agreement, signatures of authorized agency personnel to transfer funds in State Fire and Tornado Insurance Fund Account); police report; estimates; photographs; correspondence	Agency: I	Records Center: 3	Archives Center:
				Transfer to the State Records Center two years after claim is settled		
04385	Mine Subsidence Claim File (V)	This series documents the record of a claim(s) made against the Kentucky Mine Subsidence Insurance Fund (KMSIF), the investigation conducted in regard to the validity of the claim, and the execution of payment, as required through closure. Legislation was introduced to the General Assembly in 1984 in response to the plight of Kentuckians residing in counties with underground coal-bearing strata, and who were unable to obtain insurance on their dwellings or business properties against the peril of mine subsidence, or collapse of (abandoned) underground mines, resulting in damage to their homes or business facilities. Initially, the federal government subsidized the program through a grant. In 1990, however, the KMSIF became a self-sustaining fund through payment of homeowners/fire insurance premiums. Policies were better able to provide standard and uniform coverage on eligible structures. Thirty-four counties are eligible to receive the benefits of the program. All property owners who live in areas of abandoned or active subsurface coal mines will have the mine subsidence endorsement as a part of the homeowners insurance, unless a waiver of coverage is signed. NOTE: Documentation of abandoned mine reclamation is a permanent record at the Division of Abandoned Mine Lands, Office of Natural Resources (Series 03342 - Bond Forfeiture Reclamation File).	Series contains: Notice of Loss Form; investigation documents; correspondence; photographs; adjusters' reports; damage reports	Agency: I	Records Center: 47	Archives Center:
				Transfer to the State Records Center three years after closure of claim		

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05341	Fire and Tornado Underwriting File	This series documents the State Risk Division's underwriting of changes made within the state's Fire and Tornado self-insurance property fund. For example, coverage is updated when values for buildings and contents are added, changed, or deleted. The series documents policy creation, premiums paid or refunded, rates charged, and schedules for building values and locations. The Office has the responsibility to determine which state property is to be insured against loss by fire and other causes of loss, as provided under the authority of KRS Chapter 56. The Office fixes upon each public building, and upon each class of business or personal property owned by or under the care, custody and control of the state, the rate of premium that the Office deems to be the average rate charged by responsible insurance companies doing business in the Commonwealth against damage by fire or other causes of loss.	Series contains: State fire and tornado work file, state fire and tornado schedule, state properties specific rate file, billing documents, changes in coverage, schedules, related correspondence	Agency: 3	Records Center: 2	Archives Center:
				Transfer to the State Records Center. Destroy after audit		
03661	State Fire and Tornado Work File Closed Date: 1/1/2002 (V)	CLOSED SERIES. This series documents the working information required to create the policies and coverage which insure state-owned properties. It is used to verify the accuracy of coverage and rates. It confirms effective dates of coverage, in cases of claims or losses. The Office has the responsibility to determine which state property is to be insured against loss by fire and other hazards, as provided for in KRS Chapter 56. The agency fixes upon each public building and upon each class of personal property belonging to or controlled by an agency of the state the rate of premium that the Office deems to be the average rate charged by responsible insurance companies doing business in the Commonwealth, against damage by fire and other hazards. The information contained in this series is now part of 05341, Fire and Tornado Underwriting File.	Series contains: Correspondence; rate sheets; request for insurance coverage; copies of appraisals (appraisal worksheet, evaluation report); computer update worksheets	Agency: 5	Records Center:	Archives Center:
				Destroy after audit		
03662	State Fire and Tornado Schedules - (SRISS Printout) Closed Date: 1/1/2002	CLOSED SERIES. This series documents the insurance policies and coverage of all building properties of an agency. The State Fire and Tornado Schedules are statements of policies created from the information gathered from the State Fire and Tornado Work File (03661) and the Appraisal File (03660). Contents of leased properties are included in the coverage. The State Fire and Tornado Insurance Fund (SFTIF), the state's self-insured fund, provides for the basic coverage on state properties--fire, extended coverage, vandalism, and malicious mischief. Each fiscal year, the state treasurer deducts funds in his keeping payable to an agency for the care and maintenance of public buildings or property, in an amount equal to the premiums certified to him as chargeable against that agency. The amount so debited is credited to an account kept by the state treasurer. The Office prescribes a certificate (policy) determining the terms and conditions of coverage under the SFTIF. Different forms of certificates may be used for different risks. This series is now part of 05341, Fire and Tornado Underwriting File.	Series contains: Fiscal year; listing of buildings and contents; value of each; rates; premiums paid; policy number or certificate number; name of agency; dates; endorsements for changes; description and building number; address of facility	Agency: 2	Records Center: 3	Archives Center:
				Transfer to the State Records Center. Destroy after audit		

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03666	RISK System Journal Voucher Closed Date: 1/1/2002	CLOSED SERIES: This series documents the premiums paid to the State Fire and Tornado Insurance Fund (SFTIF) from the participating agency accounts. It verifies the inter-accounting of each agency's payment. The transfer of funds is initiated by a Multiple Billing, and sent to Finance and Administration Cabinet, Division of Accounts, which completes the transfer of funds. The Office receives copies of all transactions and, until January 2002, input them into the State Risk and Insurance Services System (03669). Staff now input the transactions into the Oracle system and no longer prints a copy of the report. The report provides information when questions arise regarding charges to an agency. This series is now part of 05341, Fire and Tornado Underwriting File.	Series contains: Policy number; agency name; class of insurance; amount of insurance; premium; copy of Journal Voucher for transfer of premium funds; date; copy of multiple billing	Agency: 10	Records Center: 15	Archives Center: Transfer to the State Records Center. Destroy after audit
03668	State Properties Specific Rate File Closed Date: 1/1/2002	CLOSED SERIES. This series documented the rate information provided by the rating bureau (Insurance Services Office Commercial Risk Services, Inc.) for fire and extended coverages for the buildings and facilities insured by the State Fire and Tornado Insurance Fund (SFTIF). The information is provided on the application that describes the requirements and needs for rates, i.e., buildings with sprinklers. The information is used primarily for new buildings acquired or renovations. It aids in making the proper rate adjustments for the (additional) coverage. The rates are good for five years. Upon receipt of the application, the Office is provided with the necessary information for rating the (new) building. Debits and credits are applied. The rates are then applied to the appraised value of the property. This series is now part of 05341, Fire and Tornado Underwriting File.	Series contains: Application (name and location of property, qualifications for rating, reason for requesting rates, appointment information such as building ownership and tenant information, requestor's name and mailing address); fire rate; extended coverage rate; classification of occupancy; building construction; sprinkled; fire protection class	Agency: 5	Records Center:	Archives Center: Destroy

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03669	State Risk and Insurance Services System - (SRISS) (Electronic) Closed Date: 1/1/2002	CLOSED SERIES. This system documents information necessary to assist the appraisers, claims staff and underwriting staff by providing information concerning the state's self-insurance program. It provides easy access to file information for inquiries and reporting capabilities to an agency or to the Executive Director. Policy renewals are due each July. The time span to prepare annual insurance policies was reduced from four months to less than one week with the implementation of the SRISS, thus allowing more interest earned on premiums paid in July, instead of October or November. It provides the staff with claim/loss information, which allows the Office to pass credit discounts to agencies with few, if any, losses. All information in the SRISS can be found in the manual file that corresponds with an agency or policy. There is reference activity with two to three year old information for comparative purposes, i.e., claims/loss experience. This system was replaced in January 2002 by the Oracle system.	Series contains: (FOR SFTIF, COMMERCIAL, ENDORSEMENTS, BOILERS, TOWERS, BRIDGES, REINSURANCE) Name of agency (cabinet, Office, division); certificate number; endorsement number; account number; amount of insurance; premium paid; experience credit; Journal Voucher number/date; date of report; effective dates; inception date; expiration date; deductible; item description/location; line/class of insurance; old coverage; new coverage; fire rate; extended coverage (EC) rate; fire and EC rate; total; coverage difference; additional premium; appraisal date; item identification number; replacement cost; present coverage; maximum insurance value; minimum insurance value; desired value; building information (occupancy, class/quality, construction, condition, roof construction, number stories, number elevators, number escalators, number sprinklers, construction date, basement, (see attached sheet)	Agency: 5	Records Center:	Archives Center:
				Delete entries that are older than five years		